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ABSTRACT

EXHIBITING THE CONDITION

OF THE

BANKS IN MASSACHUSETTS,

ON THE

SECOND SATURDAY OF AUGUST,

1854.

MASSACHUSETTS STATE LIBRARY

PREPARED FROM OFFICIAL RETURNS,

BY EPHRAIM M. WRIGHT,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1855.

MASSACHUSETTS STATE LIBRARY

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A.

The official circular, requiring Returns from the Banks, was issued by the Governor on the twelfth day of September, and had reference to their condition on the second Saturday of August, 1854.

All the Returns have been received.

	BOSTON.				
DUE FROM THE BANKS.	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
Capital Stock paid in, ...	$500,000 00	$500,000 00	$599,235 00	$900,000 00	$400,000 00
Bills in circulation, ...	296,188 00	165,057 00	310,257 00	257,625 00	221,648 00
Net profits on hand, ...	56,666 74	70,039 87	47,988 72	138,580 72	47,112 97
Balances due to other Banks, . . .	93,341 54	126,700 73	– –	55,167 24	– –
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . .	324,087 37	272,384 45	348,880 65	728,737 02	287,141 39
Cash deposited bearing interest, . . .	– –	– –	– –	50,000 00	– –
Total amount due from the Banks, . .	1,270,283 65	1,134,182 05	1,396,361 37	2,130,109 98	955,902 36
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	63,287 48	57,151 00	33,176 00	135,102 48	18,138 76
Real Estate, ...	5,000 00	– –	4,000 00	50,000 00	– –
Bills of Banks in this and of the other New England States, ...	133,611 00	47,981 00	88,161 00	126,058 00	31,909 00

Balances due from other Banks, . . .	161,093 43	94,071 41	102,833 01	125,104 15	92,974 74
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	907,291 74	934,978 64	1,078,191 36	1,693,845 35	812,879 86
Total amount of the Resources of the Banks,	1,270,283 65	1,134,182 05	1,306,361 37	2,130,109 98	955,902 36
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1853, 4 per cent., 20,000 00 April, 1854, 4 per cent., 20,000 00 April, 1854, 10 pr. ct. extra, 50,000 00	October, 1853, 3½ per cent., 17,500 00 April, 1854, 3½ per cent., 17,500 00	April, 1854, 4 per cent., 14,000 00	April, 1854, 4 per cent., 36,000 00	October, 1853, 5 per cent., 15,000 00 April, 1854, 5 per cent., 15,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	29,430 53	49,407 85	17,652 85	82,409 95	25,688 69
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,600 00	7,100 00	18,900 00	4,800 00	13,200 00
Amount of Debts due and unpaid, and considered doubtful, ...	748 60	– –	– –	– –	– –

	BOSTON—Continued.				
DUE FROM THE BANKS.	Broadway.	City.	Columbian.	Bank of Commerce.	Eagle.
Capital Stock paid in, ...	$100,000 00	$1,000,000 00	$550,000 00	$2,000,000 00	$700,000 00
Bills in circulation, ...	55,920 00	165,924 00	199,542 00	393,801 00	214,008 00
Net profits on hand, ...	6,136 24	142,362 24	43,254 19	173,368 11	90,740 32
Balances due to other Banks, . . .	– –	160,113 87	6,910 87	654,266 98	34,751 16
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . .	36,395 54	311,235 94	297,761 32	526,092 96	419,062 49
Cash deposited bearing interest, . . .	– –	32,358 75	– –	115,574 53	50,000 00
Total amount due from the Banks, . .	198,451 78	1,811,994 80	1,097,468 38	3,863,103 58	1,508,561 97
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	4,792 00	99,781 99	49,899 79	175,635 15	103,671 86
Real Estate, ...	10,757 51	30,000 00	– –	14,014 35	– –
Bills of Banks in this and of the other New England States, ...	3,142 00	47,740 00	49,715 00	433,125 26	75,769 00

Balances due from other Banks, . . .	11,029 84	44,967 07	56,196 37	246,526 20	90,113 77
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	168,730 43	1,589,505 74	941,657 22	2,993,802 62	1,239,007 34
Total amount of the Resources of the Banks,	198,451 78	1,811,994 80	1,097,468 38	3,863,103 58	1,508,561 97
Date, rate, and amount of Dividends since the last Annual Returns, ...	New Bank.	April, 1854, 3½ per cent., 35,000 00	October, 1853, 3½ per cent., 17,500 00 April, 1854, 3½ per cent., 17,500 00	April, 1854, 4 per cent., 80,000 00	April, 1854, 4 per cent., 28,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	– –	– –	26,931 22	75,000 00	66,579 87
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,200 00	– –	– –	61,510 13	400 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	12,074 00	2,544 50

	BOSTON—Continued.				
DUE FROM THE BANKS.	Eliot.	Exchange.	Faneuil Hall.	Freeman's.	Globe.
Capital Stock paid in, ...	$359,775 00	$1,000,000 00	$500,000 00	$350,000 00	$1,000,000 00
Bills in circulation, ...	163,389 00	320,898 00	236,340 00	260,938 00	181,549 00
Net profits on hand, ...	14,758 89	175,743 54	50,871 30	67,452 14	201,287 51
Balances due to other Banks, . . .	38,330 78	525,275 07	80,282 70	– –	408,494 85
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . .	107,170 38	457,310 43	362,039 68	147,982 26	319,601 36
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	683,424 05	2,479,227 04	1,229,533 68	826,372 40	2,110,932 72
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	14,252 33	116,143 90	32,267 62	25,933 83	130,892 98
Real Estate, ...	– –	– –	51,081 95	– –	– –
Bills of Banks in this and of the other New England States, ...	65,740 24	238,510 27	73,883 00	30,109 00	124,042 00

Balances due from other Banks, . . .	5,720 20	116,052 71	73,054 87	56,383 11	72,755 30
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	597,711 28	2,008,520 16	999,246 24	713,946 46	1,783,242 44
Total amount of the Resources of the Banks,	683,424 05	2,479,227 04	1,229,533 68	826,372 40	2,110,932 72
Date, rate, and amount of Dividends since the last Annual Returns, ...	April, 1844, 3 per cent., 9,000 00	April, 1854, 4 per cent., 40,000 00	October, 1853, 4 per cent., 20,000 00 April, 1854, 4 per cent., 20,000 00	April, 1854, 5 per cent., 17,500 00	April, 1854, 4 per cent., 40,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,000 00	106,649 34	21,220 38	43,500 00	144,104 54
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	700 00	– –	8,350 00	– –	18,500 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	1,000 00	– –	1,241 93	– –

	BOSTON—Continued.				
DUE FROM THE BANKS.	Granite.	Grocers'.	Hamilton.	Howard Banking Co.	Market.
Capital Stock paid in, ...	$900,000 00	$650,000 00	$500,000 00	$500,000 00	$560,000 00
Bills in circulation, ...	70,737 00	318,052 00	237,055 00	206,516 00	189,945 00
Net profits on hand, ...	86,298 79	55,352 34	115,990 84	27,617 99	128,058 04
Balances due to other Banks, . . .	143,742 33	386,749 59	49,502 40	102,426 62	141,739 40
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . .	240,126 91	235,842 89	237,108 61	166,183 46	193,887 90
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	1,440,905 03	1,645,996 82	1,139,656 85	1,002,744 07	1,213,630 34
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	39,396 28	65,368 00	55,146 24	76,081 01	36,535 50
Real Estate, ...	– –	30,246 88	– –	– –	– –
Bills of Banks in this and of the other New England States, ...	119,043 00	118,228 00	102,745 00	96,129 31	94,535 00

Balances due from other Banks, . . .	16,983 35	439,985 38	70,359 50	52,418 26	68,383 80
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,265,482 40	992,168 56	911,406 11	778,115 49	1,014,176 04
Total amount of the Resources of the Banks,	1,440,905 03	1,645,996 82	1,139,656 85	1,002,744 07	1,213,630 34
Date, rate, and amount of Dividends since the last Annual Returns, ...	April, 1854, 4 per cent., 36,000 00	October, 1853, 4 per cent., 12,000 00 April, 1854, 4 per cent., 20,000 00 *	April, 1854, 4 per cent., 20,000 00	April, 1854, 4 per cent., 20,000 00	April, 1854, 5 per cent., 28,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	48,000 00	36,296 81	80,000 00	1,526 26	91,688 37
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	3,700 00	– –	– –	18,000 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	17,814 94	– –	– –	– –	– –

* Capital increased.

	BOSTON—Continued.				
DUE FROM THE BANKS.	Massachusetts.	Mechanics'.	Merchants'.	National.	New England.
Capital Stock paid in, ...	$800,000 00	$200,000 00	$4,000,000 00	$556,800 00	$1,000,000 00
Bills in circulation, ...	143,381 00	159,970 00	643,531 00	223,959 00	179,615 00
Net profits on hand, ...	82,050 21	33,002 23	457,636 99	30,093 49	109,181 53
Balances due to other Banks, . . .	35,978 40	– –	905,487 95	53,666 38	64,583 86
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . .	323,117 04	106,792 44	1,324,663 77	189,488 46	254,628 57
Cash deposited bearing interest, . . .	– –	– –	– –	– –	35,970 74
Total amount due from the Banks, . .	1,384,526 65	499,764 67	7,331,319 71	1,054,007 33	1,643,979 70
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	63,325 17	16,683 07	300,323 41	26,804 86	61,874 14
Real Estate, ...	75,812 24	18,700 00	153,000 00	– –	32,600 00
Bills of Banks in this and of the other New England States, ...	71,681 00	9,810 00	646,457 00	88,786 72	104,134 00

Balances due from other Banks, . . .	127,544 19	75,745 57	119,871 00	56,821 63	34,409 33
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,046,164 05	378,826 03	6,111,668 30	881,594 12	1,410,962 23
Total amount of the Resources of the Banks,	1,384,526 65	499,764 67	7,331,319 71	1,054,007 33	1,643,979 70
Date, rate, and amount of Dividends since the last Annual Returns, ...	April, 1854, $3\frac{1}{5}$ per cent., 25,600 00	April, 1854, 4 per cent., 8,000 00	October, 1853, 4 per cent. on 3,000,000 00 120,000 00 April, 1854, 4 per cent. on 4,000.000 00 160,000 00	April, 1854, 4 per cent., 12,000 00 *	October, 1853, 4 per cent., 40,000 00 April, 1854, 4 per cent., 40,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	47,786 47	22,054 56	370,222 46	7,824 58	65,824 50
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	300 00	3,700 00	29,600 00	2,000 00	5,900 00
Amount of Debts due and unpaid, and considered doubtful, ...	2,396 00	– –	55,930 96	– –	8,697 00

* Capital increased.

	BOSTON—Continued.				
DUE FROM THE BANKS.	North.	North America.	Shawmut.	Shoe and Leather Dealers'.	State.
Capital Stock paid in,	$750,000 00	$750,000 00	$742,800 00	$1,000,000 00	$1,800,000 00
Bills in circulation,	218,818 00	220,064 00	240,208 00	223,479 00	201,714 00
Net profits on hand,	103,805 38	53,307 45	59,826 04	155,424 49	276,457 55
Balances due to other Banks,	186,396 70	46,226 98	129,464 97	258,833 47	147,421 75
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	349,775 31	300,445 15	274,596 40	291,028 59	520,569 10
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	1,608,795 39	1,370,043 58	1,446,895 41	1,928,765 55	2,946,162 40
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	56,661 32	52,312 77	57,279 86	85,474 99	120,040 78
Real Estate,	– –	– –	– –	58,652 58	– –
Bills of Banks in this and of the other New England States,	156,766 00	63,251 00	119,953 00	117,754 99	136,518 83

Balances due from other Banks, . . .	64,192 31	129,805 92	83,749 26	55,707 12	100,360 02
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,331,175 76	1,124,673 89	1,185,913 29	1,611,175 87	2,589,242 77
Total amount of the Resources of the Banks,	1,608,795 39	1,370,043 58	1,446,895 41	1,928,765 55	2,946,162 40
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1853, 3½ per cent., 26,250 00 April, 1854, 4 per cent., 30,000 00	April, 1854, 4 per cent., 30,000 00	October, 1853, 4 per cent., 20,000 00 * April, 1854, 4 per cent., 20,000 00 * June, 1854, 8 per cent., 40,000 00 *	April, 1854, 4 per cent., 40,000 00	October, 1853, 3½ per cent., 63,000 00 April, 1854, 3½ per cent., 63,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	74,389 61	33,289 75	25,182 68	98,296 17	210,788 82
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	6,100 00	700 00	21,320 00	150 00	27,075 00
Amount of Debts due and unpaid, and considered doubtful, ...	52,926 42	2,158 00	1,372 21	6,852 00	– –

* Capital increased.

	BOSTON—Continued.				
DUE FROM THE BANKS.	Suffolk.	Traders'.	Tremont.	Union.	Washington.
Capital Stock paid in, ...	$1,000,000 00	$600,000 00	$1,250,000 00	$1,000,000 00	$500,000 00
Bills in circulation, ...	351,015 00	204,189 00	395,035 00	186,558 00	218,318 00
Net profits on hand, ...	212,919 62	72,249 05	109,551 89	145,196 72	65,482 68
Balances due to other Banks, . . .	799,613 75	125,141 15	399,946 14	192,745 50	20,236 60
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . .	1,197,364 04	204,911 76	635,408 07	374,033 79	281,834 44
Cash deposited bearing interest, . . .	– –	20,000 00	– –	– –	73,950 00
Total amount due from the Banks, . .	3,560,912 41	1,226,490 96	2,789,941 10	1,898,534 01	1,159,821 72
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	274,422 90	62,055 97	118,861 42	100,362 29	51,479 26
Real Estate, ...	120,000 00	– –	– –	– –	– –
Bills of Banks in this and of the other New England States, ...	347,529 00	60,899 00	349,194 19	131,870 51	92,656 00

Balances due from other Banks, . . .	1,019,173 74	61,726 12	201,595 02	78,338 86	39,295 63
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,799,786 77	1,041,809 87	2,120,290 47	1,587,962 35	976,390 83
Total amount of the Resources of the Banks,	3,560,912 41	1,226,490 96	2,789,941 10	1,898,534 01	1,159,821 72
Date, rate, and amount of Dividends since the last Annual Returns, ...	April, 1854, 5 per cent., 50,000 00	April, 1854, 4 per cent., 24,000 00	October, 1853, 4 per cent. April, 1854, 4 per cent.	April, 1854, 4 per cent., 40,000 00	October, 1853, 3½ per cent., 17,500 00 April, 1854, 4 per cent., 20,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	160,036 95	40,051 73	61,213 87	112,989 46	34,278 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	25,900 00	3,550 00	4,900 00	1,000 00	4,100 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	171 93	20,671 57	16,927 75	– –

	BOSTON.	CHELSEA.	ANDOVER.	BEVERLY.	DANVERS.
DUE FROM THE BANKS.	Webster.	Tradesman's.	Andover.	Beverly.	Danvers.
Capital Stock paid in, ...	$1,500,000 00	$150,000 00	$250,000 00	$125,000 00	$150,000 00
Bills in circulation, ...	497,814 00	68,128 00	92,345 00	108,443 00	85,685 00
Net profits on hand, ...	85,332 99	17,032 46	28,594 42	14,890 69	19,966 15
Balances due to other Banks, ...	162,092 95	– –	– –	1,040 50	12,238 75
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . .	641,204 67	45,177 78	26,779 88	41,290 07	34,414 10
Cash deposited bearing interest, ...	– –	– –	1,591 63	– –	– –
Total amount due from the Banks, . .	2,886,444 61	280,338 24	399,310 93	290,664 26	302,304 00
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	111,007 88	6,993 76	6,534 69	5,857 28	2,777 73
Real Estate, ...	– –	– –	5,000 00	3,719 90	3,000 00
Bills of Banks in this and of the other New England States, ...	224,559 00	10,822 90	246 00	7,197 84	2,674 37

Balances due from other Banks, . . .	90,611 75	26,283 60	19,209 58	24,377 07	5,000 00
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	2,460,265 98	236,237 98	368,320 66	249,512 17	288,851 90
Total amount of the Resources of the Banks,	2,886,444 61	280,338 24	399,310 93	290,664 26	302,304 00
Date, rate, and amount of Dividends since the last Annual Returns, ...	April, 1854, 3½ per cent., 52,500 00	October, 1853, 4 per cent., 6,000 00 April, 1854, 4 per cent., 6,000 00	April, 1854, 3½ per cent., 8,750 00	April, 1854, 4 per cent., 5,000 00	October, 1853, 3 per cent., 4,500 00 April, 1854, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	7,852 86	– –	18,586 81	7,846 89	14,500 54
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	14,500 00	3,110 00	1,050 00	1,100 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	DANVERS.		GLOUCESTER.	HAVERHILL.	
DUE FROM THE BANKS.	Village.	Warren.	Gloucester.	Essex.	Haverhill.
Capital Stock paid in, ...	$190,000 00	$200,000 00	$300,000 00	$100,000 00	$150,000 00
Bills in circulation, ...	104,011 00	146,431 50	145,746 00	43,098 00	66,221 00
Net profits on hand, ...	21,620 08	26,644 86	15,821 33	6,336 51	22,850 97
Balances due to other Banks, . . .	10,995 60	919 54	233 98	7,857 36	30,404 35
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . .	17,443 32	55,747 03	35,485 72	12,627 18	24,427 56
Cash deposited bearing interest, . . .	20,771 49	3,346 13	– –	16,000 00	– –
Total amount due from the Banks, . .	364,841 49	433,089 06	497,287 03	185,919 05	293,903 88
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	4,102 36	6,139 05	10,844 56	3,439 60	5,062 64
Real Estate, ...	6,760 57	4,000 00	9,345 75	1,000 00	5,000 00
Bills of Banks in this and of the other New England States, ...	970 00	6,421 78	10,817 00	1,503 00	935 60

Balances due from other Banks, . . .	24,281 92	37,783 41	7,189 58	3,000 00	– –
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	328,726 64	378,744 82	459,090 14	176,976 45	282,905 64
Total amount of the Resources of the Banks,	364,841 49	433,089 06	497,287 03	185,919 05	293,903 88
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1853, 4 per cent. on 160,000 00 6,400 00 April, 1854, 4 per cent on 160,000 00 6,400 00	October, 1853, 3½ per cent. on 150,000 00 5,250 00 3½ per cent. on 50,000 00 2½ months, 730 00 April, 1854, 4 per cent., 8,000 00	October, 1853, 2 per cent., 6,000 00 April, 1854, 4 per cent., 12,000 00	October, 1853, 3 per cent., 3,000 00 April, 1854, 3½ per cent., 3,500 00	October, 1853, 4½ per cent., 6,750 00 April, 1854, 5 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	14,788 96	17,986 56	1,693 55	3,000 00	16,700 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	– –	15,190 00	– –	500 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	HAVERHILL.		LAWRENCE.	LYNN.	
DUE FROM THE BANKS.	Merrimack.	Union.	Bay State.	Laighton.	Lynn Mechanics'.
Capital Stock paid in, ...	$180,000 00	$100,000 00	$500,000 00	$200,000 00	$200,000 00
Bills in circulation, ...	76,063 00	58,942 00	286,916 00	95,599 00	163,035 00
Net profits on hand, ...	16,506 18	17,195 27	52,934 99	21,184 03	32,270 49
Balances due to other Banks, . . .	6,132 23	1,414 08	406 68	10,666 44	6,975 89
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . .	35,314 52	24,772 24	63,733 92	31,550 44	65,136 99
Cash deposited bearing interest, . . .	5,895 00	5,000 00	– –	– –	9,400 00
Total amount due from the Banks, . .	319,910 93	207,323 59	903,991 59	358,999 91	476,818 37
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	5,429 01	2,993 70	15,629 24	6,709 92	8,909 01
Real Estate, ...	2,000 00	3,000 00	20,000 00	– –	10,000 00
Bills of Banks in this and of the other New England States, ...	3,410 00	1,071 50	3,614 87	10,229 77	7,209 00

Balances due from other Banks, . . .	19,461 32	315 02	30,927 25	9,183 22	53,954 08
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	289,610 60	199,943 37	833,820 23	332,877 00	396,746 28
Total amount of the Resources of the Banks,	319,910 93	207,323 59	903,991 59	358,999 91	476,818 37
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1853, 4 per cent., 7,200 00	October, 1853, 4 per cent., 4,000 00	October, 1853, 3½ per cent., 17,500 00	October, 1853, 4 per cent., 8,000 00	October, 1853, 4 per cent., 8,000 00
	April, 1854, 4 per cent., 7,200 00	April, 1854, 4 per cent., 4,000 00	April, 1854, 3½ per cent., 17,500 00	April, 1854, 4 per cent., 8,000 00	April, 1854, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	9,628 63	11,751 76	34,649 97	14,878 41	24,237 02
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	– –	1,000 00	600 00	4,939 60
Amount of Debts due and unpaid, and considered doubtful, ...	– –	350 00	– –	– –	– –

	MARBLEHEAD.		METHUEN.	NEWBURYPORT.	
DUE FROM THE BANKS.	Grand.	Marblehead.	Spicket Falls.	Mechanics'.	Merchants'.
Capital Stock paid in,	$100,000 00	$120,000 00	$100,000 00	$200,000 00	$210,000 00
Bills in circulation,	70,944 00	82,687 00	77,372 00	76,419 50	103,591 00
Net profits on hand,	10,169 51	5,106 18	9,870 55	17,942 02	21,326 24
Balances due to other Banks,	557 75	– –	– –	2,573 35	2,959 45
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	22,608 31	11,696 36	21,858 50	98,335 00	68,338 46
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	204,279 57	219,489 54	209,101 05	395,269 87	406,215 15
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	6,942 94	8,040 01	4,542 89	8,640 04	9,317 45
Real Estate,	8,790 00	6,333 33	2,858 24	4,500 00	5,000 00
Bills of Banks in this and of the other New England States,	3,066 00	658 25	567 00	1,530 00	1,603 00

Balances due from other Banks, . . .	20,380 63	9,395 21	16,793 44	51,716 18	27,462 78
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	165,100 00	195,062 74	184,339 48	328,883 65	362,831 92
Total amount of the Resources of the Banks,	204,279 57	219,489 54	209,101 05	395,269 87	406,215 15
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1853, 4 per cent., 4,000 00 April, 1854, 4 per cent., 4,000 00	October, 1853, 3½ per cent. April, 1854, 3½ per cent.	April, 1854, 2 per cent., 2,000 00	April, 1854, 3½ per cent., 7,000 00	April, 1854, 4 per cent., 8,200 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	7,472 45	577 25	4,471 40	10,021 16	13,830 88
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	12,135 00	2,400 00	– –	1,570 00	750 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	200 00	– –	– –	– –

	NEWBURYPORT.	ROCKPORT.	SALEM.		
DUE FROM THE BANKS.	Ocean.	Rockport.	Asiatic.	Commercial.	Exchange.
Capital Stock paid in, ...	$100,000 00	$100,000 00	$210,000 00	$200,000 00	$200,000 00
Bills in circulation, ...	123,783 00	97,358 00	123,482 00	95,395 00	77,126 00
Net profits on hand, ...	23,697 92	12,022 44	40,158 01	29,755 43	21,738 65
Balances due to other Banks, . . .	620 28	– –	13,676 18	– –	2,521 13
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . .	80,485 64	23,350 25	109,203 29	72,870 52	38,567 84
Cash deposited bearing interest, . . .	5,040 45	– –	– –	20,000 00	– –
Total amount due from the Banks, . .	333,627 29	232,730 69	496,519 48	418,020 95	339,953 62
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	7,299 31	4,741 67	14,627 95	7,815 22	3,253 84
Real Estate, ...	2,500 00	– –	17,987 84	9,884 53	4,000 00
Bills of Banks in this and of the other New England States, ...	4,352 00	6,644 00	11,826.00	3,228 85	1,270 00

Balances due from other Banks, . . .	114,544 45	21,639 13	45,911 64	17,239 80	28,816 56
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	204,931 53	199,705 89	406,166 05	379,852 55	302,613 22
Total amount of the Resources of the Banks,	333,627 29	232,730 69	496,519 48	418,020 95	339,953 62
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1853, 5 per cent., 5,000 00	October, 1853, 4 per cent., 4,000 00	October, 1853, 4 per cent., 8,400 00	October, 1853, 4 per cent., 8,010 00	October, 1853, $2 34 per share, 7,020 00
	April, 1854, 5 per cent., 5,000 00	April, 1854, 4 per cent., 4,000 00	April, 1854, 4 per cent., 8,400 00	April, 1854, 4 per cent., 8,010 00	April, 1854, $2 34 per share, 7,020 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	18,146 66	8,413 92	38,418 88	20,416 19	14,929 33
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	11,415 00	– –	1,200 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	SALEM.				SALISBURY.
DUE FROM THE BANKS.	Mercantile.	Merchants'.	Naumkeag.	Salem.	Powow River.
Capital Stock paid in,	$200,000 00	$200,000 00	$500,000 00	$250,000 00	$100,000 00
Bills in circulation,	60,262 00	76,273 00	198,294 00	62,713 00	108,827 00
Net profits on hand,	11,403 96	17,985 69	48,807 45	11,147 01	13,602 81
Balances due to other Banks,	2,091 58	– –	4,212 65	3,584 98	– –
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	78,531 53	111,788 13	135,836 51	81,406 57	16,825 59
Cash deposited bearing interest,	– –	– –	20,000 00	– –	– –
Total amount due from the Banks,	352,289 07	406,046 82	907,150 61	408,851 56	239,255 40
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	5,206 94	7,582 38	8,607 81	5,503 77	5,910 61
Real Estate,	5,000 00	– –	560 00	4,377 97	– –
Bills of Banks in this and of the other New England States,	9,411 00	9,522 34	9,493 33	3,253 00	2,770 90

Balances due from other Banks, . . .	15,491 92	48,177 52	35,121 16	55,211 50	29,803 00
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	317,179 21	340,764 58	853,368 31	340,505 32	200,770 89
Total amount of the Resources of the Banks,	352,289 07	406,046 82	907,150 61	408,851 56	239,255 40
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1853, 3 per cent., 6,000 00 April, 1854, 3 per cent., 6,000 00	October, 1853, 3½ per cent., 7,000 00 April, 1854, 3½ per cent., 7,000 00	October, 1853, 3½ per cent., 17,500 00 April, 1854, 4 per cent., 20,000 00	April, 1854, 3 per cent., 7,500 00	October, 1853, 4 per cent., 4,000 00 April, 1854, 4½ per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	7,704 98	11,246 98	29,052 00	6,317 17	10,017 45
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,240 00	400 00	7,225 00	6,370 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	2,000 00	– –	– –

	BRIGHTON.	CAMBRIDGE.			
DUE FROM THE BANKS.	Brighton.	Cambridge.	Cambridge City.	Cambridge Market.	Charles River.
Capital Stock paid in,	$250,000 00	$100,000 00	$100,000 00	$150,000 00	$100,000 00
Bills in circulation,	217,204 00	62,704 00	82,404 00	108,152 00	70,589 00
Net profits on hand,	36,055 06	16,453 61	4,087 06	8,444 90	15,598 11
Balances due to other Banks,	– –	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	48,642 97	24,441 21	28,572 83	21,709 62	73,136 69
Cash deposited bearing interest,	– –	7,700 00	– –	– –	– –
Total amount due from the Banks,	551,902 03	211,298 82	215,063 89	288,306 52	259,323 80
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	6,888 11	6,960 43	6,551 51	5,763 52	12,900 61
Real Estate,	2,474 45	6,000 00	– –	4,800 00	– –
Bills of Banks in this and of the other New England States,	12,325 03	2,676 00	2,037 00	7,357 00	3,128 00

Balances due from other Banks, . . .	49,784 40	8,922 06	24,856 34	21,543 67	50,964 13
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	480,430 04	186,740 33	181,619 04	248,842 33	192,331 06
Total amount of the Resources of the Banks,	551,902 03	211,298 82	215,063 89	288,306 52	259,323 80
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1853, 5 per cent., 12,500 00 April, 1854, 5 per cent., 12,500 00	April, 1854, 4 per cent., 4,000 00	April, 1854, $3 50 per share.	October, 1853, 4 per cent., 4,000 00 April, 1854, 4 per cent., 6,000 00*	October, 1853, 4 per cent., 4,000 00 April, 1854, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	24,996 40	12,776 82	1,014 15	4,657 66	13,704 11
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	3,300 00	2,675 97	2,385 56	11,200 00	4,270 00
Amount of Debts due and unpaid, and considered doubtful, ...	1,000 00	– –	– –	– –	– –

*Capital increased.

	CAMBRIDGE.	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	HOPKINTON.
DUE FROM THE BANKS.	Lechmere.	Bunker Hill.	Concord.	Framingham.	Hopkinton.
Capital Stock paid in,	$100,000 00	$290,000 00	$100,000 00	$200,000 00	$100,000 00
Bills in circulation,	105,633 00	207,889 00	90,431 00	139,599 00	109,416 00
Net profits on hand,	2,762 47	40,238 83	13,095 61	23,984 29	4,790 88
Balances due to other Banks,	– –	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	49,452 27	202,466 24	16,215 75	36,829 83	8,234 80
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	257,847 74	740,594 07	219,742 36	400,413 12	222,441 68
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	6,343 11	31,456 98	10,752 20	7,015 74	3,826 64
Real Estate,	– –	16,000 00	2,400 00	3,000 00	– –
Bills of Banks in this and of the other New England States,	7,554 43	20,224 00	2,756 00	4,959 00	17,193 11

Balances due from other Banks, . . .	39,098 96	80,266 69	20,603 84	6,460 64	14,387 61
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	204,851 24	592,646 40	183,230 32	378,977 74	187,034 32
Total amount of the Resources of the Banks,	257,847 74	740,594 07	219,742 36	400,413 12	222,441 68
Date, rate, and amount of Dividends since the last Annual Returns, ...	New Bank.	April, 1854, 4 per cent., 8,000 00*	October, 1853, 3½ per cent., 3,500 00 April, 1854, 3½ per cent., 3,500 00	October, 1853, 3½ per cent., 7,000 00 April, 1854, 3½ per cent., 7,000 00	New Bank.
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	– –	28,114 21	8,042 96	16,000 00	
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	10,434 64	8,090 00	5,510 00	4,150 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	1,000 00	– –	– –

* Capital increased.

	LOWELL.				
DUE FROM THE BANKS.	Appleton.	Lowell.	Merchants'.	Prescott.	Railroad.
Capital Stock paid in,	$200,000 00	$200,000 00	$52,800 00	$200,000 00	$600,000 00
Bills in circulation,	186,469 00	122,672 00	29,961 00	177,555 00	357,324 00
Net profits on hand,	31,239 92	39,371 28	385 47	23,310 13	112,424 39
Balances due to other Banks,	– –	500 00	– –	– –	9,856 51
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	56,296 31	35,777 90	6,357 18	53,871 21	37,755 35
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	474,005 23	398,321 18	89,503 65	454,736 34	1,117,360 25
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	8,233 77	3,624 15	1,900 41	7,322 69	9,131 95
Real Estate,	18,000 00	– –	– –	– –	– –
Bills of Banks in this and of the other New England States,	12,587 00	17,992 93	7,571 00	14,319 00	4,701 00

Balances due from other Banks, . . .	37,765 98	14,041 28	39,585 86	32,794 79	5,000 00
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	397,418 48	362,662 82	40,446 38	400,299 86	1,098,527 30
Total amount of the Resources of the Banks,	474,005 23	398,321 18	89,503 65	454,736 34	1,117,360 25
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1853, 5 per cent. on 150,000 00 6,750 00 April, 1854, 5 per cent., 6,750 00	October, 1853, 5 per cent., 10,000 00 April, 1854, 5 per cent., 10,000 00	New Bank.	October, 1853, 5 per cent. on 150,000 00 7,500 00 1½ per cent. on 50,000 00 750 00 April, 1854, 4 per cent., 8,000 00	October, 1853, 4 per cent., 24,000 00 April, 1854, 4 per cent., 24,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	19,583 00	31,232 46	– –	11,000 00	81,700 00
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	6,652 00	– –	3,200 00	7,100 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	LOWELL.	MALDEN.	NEWTON.	SOUTH READING.	WALTHAM.
DUE FROM THE BANKS.	Wamesit.	Malden.	Newton.	South Reading.	Waltham.
Capital Stock paid in, ...	$150,000 00	$100,000 00	$150,000 00	$61,000 00	$179,250 00
Bills in circulation, ...	126,613 00	86,441 00	100,236 00	36,491 00	115,493 00
Net profits on hand, ...	7,517 68	9,727 66	22,473 22	244 23	7,246 24
Balances due to other Banks, . . .	– –	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . .	33,438 19	13,048 32	42,142 29	9,142 37	17,299 15
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	317,568 87	209,216 98	314,851 51	106,877 60	319,288 39
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	4,718 26	6,492 44	5,847 93	2,666 33	12,316 52
Real Estate, ...	12,309 20	5,602 64	5,356 10	– –	5,500 00
Bills of Banks in this and of the other New England States, ...	7,882 50	578 00	2,174 10	– –	3,182 00

Balances due from other Banks, . . .	9,294 07	10,712 91	6,178 99	74,796 75	23,032 75
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	283,364 84	185,830 99	295,294 39	29,414 52	275,257 12
Total amount of the Resources of the Banks,	317,568 87	209,216 98	314,851 51	106,877 60	319,288 39
Date, rate, and amount of Dividends since the last Annual Returns, ...	April, 1854, "at the rate of 6 per cent. per annum," 2,110 71 *	October, 1853, 4 per cent., 4,000 00 April, 1854, 4 per cent., 4,000 00	October, 1853, 4 per cent., 6,000 00 April, 1854, 4 per cent., 6,000 00	New Bank.	April, 1854, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	– –	5,376 97	15,628 72	– –	1,990 90
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	820 00	– –	– –	– –	3,550 75
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	1,384 90	– –	2,100 00

Bank went into operation Nov. 1, 1853.

	WOBURN.	BLACKSTONE.	FITCHBURG.		LANCASTER.
DUE FROM THE BANKS.	Woburn.	Worcester County.	Fitchburg.	Rollstone.	Lancaster.
Capital Stock paid in,	$100,000 00	$100,000 00	$250,000 00	$250,000 00	$200,000 00
Bills in circulation,	96,589 00	34,329 00	233,720 00	192,628 00	152,886 00
Net profits on hand,	– –	6,254 40	34,915 85	21,860 05	15,672 88
Balances due to other Banks,	– –	– –	– –	– –	3,205 13
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	47,267 17	17,305 47	38,434 33	20,847 57	36,106 24
Cash deposited bearing interest,	– –	609 09	– –	– –	– –
Total amount due from the Banks,	243,856 17	158,497 96	557,070 18	485,335 62	407,873 25
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	6,357 31	3,336 62	20,363 32	23,238 87	10,326 34
Real Estate,	– –	– –	3,000 00	3,985 05	1,000 00
Bills of Banks in this and of the other New England States,	761 00	2,969 00	4,573 00	572 00	686 00

Balances due from other Banks, . . .	37,716 76	16,148 12	104,810 29	52,312 83	3,000 00
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	199,021 10	136,044 22	424,323 57	405,226 87	392,860 91
Total amount of the Resources of the Banks,	243,856 17	158,497 96	557,070 18	485,335 62	407,873 25
Date, rate, and amount of Dividends since the last Annual Returns, ...	April, 1854, 4 per cent., 4,000 00	October, 1853, 4 per cent., 4,000 00 April, 1854, 3½ per cent., 3,500 00	October, 1853, 4 per cent., 8,000 00* April, 1854, 4 per cent., 8,000 00*	October, 1853, 3½ per cent., 7,000 00* April, 1854, 3½ per cent., 7,000 00*	October, 1853, 4 per cent., 6,000 00* April, 1854, 4 per cent., 6,000 00* June, 1854, 8 per cent., 12,000 00*
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	– –	4,226 36	24,000 00	14,558 13	9,920 61
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	– –	1,600 00	2,775 88	6,160 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	6,050 50	– –	– –	431 00

* Capital increased.

	LEICESTER.	MILFORD.	MILLBURY.	OXFORD.	SOUTHBRIDGE.
DUE FROM THE BANKS.	Leicester.	Milford.	Millbury.	Oxford.	Southbridge.
Capital Stock paid in, ...	$200,000 00	$200,000 00	$75,000 00	$100,000 00	$116,000 00
Bills in circulation, ...	152,171 00	134,749 00	53,881 00	61,226 00	107,328 00
Net profits on hand, ...	21,664 85	30,685 04	6,478 38	8,535 52	12,682 26
Balances due to other Banks, . . .	608 13	– –	– –	291 37	387 87
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted, . . .	17,860 98	32,366 75	24,827 62	9,649 68	8,638 70
Cash deposited bearing interest, . . .	– –	– –	– –	– –	2,600 00
Total amount due from the Banks, . .	392,304 96	397,800 79	160,187 00	179,702 57	247,636 83
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	6,823 96	5,862 85	3,703 51	3,135 08	6,264 74
Real Estate, ...	– –	– –	– –	2,054 60	2,600 00
Bills of Banks in this and of the other New England States, ...	414 00	6,218 00	86 00	92 00	2,541 00

Balances due from other Banks, . . .	25,487 75	22,680 89	7,831 87	301 70	1,316 84
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	359,579 25	363,039 05	148,565 62	174,119 19	234,914 25
Total amount of the Resources of the Banks,	392,304 96	397,800 79	160,187 00	179,702 57	247,636 83
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1853, 5 per cent. on 100,000 00 5,000 00 3 per cent. on 50,000 00 1,500 00 April, 1854, 5 per cent., 7,500 00	October, 1853, 4 per cent., 8,000 00 April, 1854, 4 per cent., 8,000 00	April, 1854, 4 per cent., 3,000 00	October, 1853, 3½ per cent., 3,500 00 April, 1854, 4 per cent., 4,000 00	October, 1853, 3½ per cent., 3,500 00 April, 1854, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,000 00	20,250 00	2,400 00	4,402 89	7,231 46
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	– –	625 00	– –	– –
Amount of Debts due and unpaid, and considered doubtful, ...	6,483 00	– –	– –	– –	– –

	UXBRIDGE.	WORCESTER.			
DUE FROM THE BANKS.	Blackstone.	Central.	Citizens'.	Mechanics'.	Quinsigamond.
Capital Stock paid in,	$100,000 00	$350,000 00	$150,000 00	$350,000 00	$150,000 00
Bills in circulation,	78,145 00	158,254 00	88,848 00	174,239 00	103,496 00
Net profits on hand,	12,360 45	22,477 55	47,676 05	51,121 63	21,279 91
Balances due to other Banks,	1,887 03	15,336 07	1,617 44	19,113 09	– –
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	17,242 53	84,115 13	42,999 12	97,454 27	57,313 93
Cash deposited bearing interest,	– –	10,000 00	– –	– –	– –
Total amount due from the Banks,	209,635 01	640,182 75	331,140 61	691,927 99	332,089 84
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	5,157 06	19,277 84	11,192 92	16,088 47	9,380 33
Real Estate,	– –	– –	– –	– –	– –
Bills of Banks in this and of the other New England States,	700 00	4,581 00	188 .00	1,109 00	2,944 00

Balances due from other Banks, . . .	7,380 77	25,421 70	18,741 13	3,000 00	21,666 14
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	196,397 18	590,902 21	301,018 56	671,730 52	298,099 37
Total amount of the Resources of the Banks,	209,635 01	640,182 75	331,140 61	691,927 99	332,089 84
Date, rate, and amount of Dividends since the last Annual Returns, ...	April, 1854, 4 per cent., 4,000 00	April, 1854, 4 per cent. on 250,000 00 10,000 00	October, 1853, 5 per cent., 7,500 00 April, 1854, 5 per cent., 7,500 00	October, 1853, 4 per cent., 14,000 00 April, 1854, 4 per cent., 14,000 00	October, 1853, 4 per cent., 6,000 00 April, 1854, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	8,713 97	8,000 00	32,153 08	36,748 17	13,269 17
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	– –	– –	– –	– –
Amount of Debts due and unpaid, and considered doubtful, ...	5,041 81	– –	– –	– –	– –

	WORCESTER.	NORTHAMPTON.		WARE.	GREENFIELD.
	Worcester.	Holyoke.	Northampton.	Hampshire Manufacturers'.	Franklin County.
DUE FROM THE BANKS.					
Capital Stock paid in,	$300,000 00	$200,000 00	$200,000 00	$250,000 00	$200,000 00
Bills in circulation,	165,085 00	171,072 00	200,387 00	266,830 00	199,372 00
Net profits on hand,	48,317 35	12,114 41	51,527 76	27,713 71	19,106 64
Balances due to other Banks,	16,320 86	100 00	894 16	– –	– –
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	120,811 65	35,542 06	46,046 21	8,126 12	23,025 53
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	650,534 86	418,828 47	498,855 13	552,669 83	441,504 17
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	18,415 64	5,293 28	8,187 53	10,114 12	9,542 14
Real Estate,	25,000 00	– –	2,000 00	3,785 30	6,662 40
Bills of Banks in this and of the other New England States,	4,048 00	4,628 00	1,045 00	– –	4,312 00

Balances due from other Banks, . . .	37,639 19	43,865 92	97,468 00	39,657 26	29,078 70
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	565,432 03	365,041 27	390,154 60	499,113 15	392,908 93
Total amount of the Resources of the Banks,	650,534 86	418,828 47	498,855 13	552,669 83	441,504 17
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1853, 4 per cent. on 250,000 00 10,000 00 April, 1854, 4 per cent., 12,000 00	April, 1844, 3 per cent., 6,000 00	April, 1854, 4½ per cent., 9,000 00	October, 1853, 4 per cent., 10,000 00 April, 1854, 4 per cent., 10,000 00	October, 1853, 4 per cent., 6,000 00* April, 1854, 4 per cent., 7,000 00*
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	32,086 86	4,734 21	40,559 46	18,071 66	9,541 42
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	– –	3,100 00	800 00	950 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	500 00

*Capital increased.

	GREENFIELD.	CHICOPEE.	HOLYOKE.	SPRINGFIELD.	
DUE FROM THE BANKS.	Greenfield.	Cabot.	Hadley Falls.	Agawam.	Chicopee.
Capital Stock paid in, ...	$200,000 00	$150,000 00	$200,000 00	$200,000 00	$300,000 00
Bills in circulation, ...	184,974 00	120,444 00	239,993 00	200,966 00	297,247 00
Net profits on hand, ...	20,796 69	6,049 27	14,693 82	19,464 16	37,212 16
Balances due to other Banks, . . .	4,156 21	2,431 97	– –	7,864 78	1,987 60
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . .	40,326 25	12,776 95	21,976 88	61,219 86	54,966 46
Cash deposited bearing interest, . . .	– –	– –	– –	3,000 00	– –
Total amount due from the Banks, . .	450,253 15	291,702 19	476,663 70	492,514 80	691,413 22
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	7,382 71	6,784 14	8,983 32	11,336 97	12,475 77
Real Estate, ...	6,500 00	– –	6,316 84	7,741 03	7,000 00
Bills of Banks in this and of the other New England States, ...	5,739 00	987 00	924 00	3,318 00	2,609 00

Balances due from other Banks, . . .	77,160 43	24,141 70	75,602 88	79,391 65	77,692 92
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	353,471 01	259,789 35	384,836 66	390,727 15	591,635 53
Total amount of the Resources of the Banks,	450,253 15	291,702 19	476,663 70	492,514 80	691,413 22
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1853, 4 per cent., 8,000 00 April, 1854, 4 per cent., 8,000 00	April, 1854, 3½ per cent., 5,250 00	April, 1854, 4 per cent. on 175,000 00 7,000 00	October, 1853, 4 per cent., 8,000 00 April, 1854, 4 per cent., 8,000 00	October, 1853, 4 per cent., 12,000 00 April, 1854, 4 per cent., 12,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	19,295 45	3,922 05	5,202 82	11,210 19	23,794 83
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	– –	2,800 00	1,200 00	450 00
Amount of Debts due and unpaid, and considered doubtful, ...	2,500 00	1,450 00	– –	3,369 52	– –

	SPRINGFIELD.				WESTFIELD.
DUE FROM THE BANKS.	John Hancock.	Pynchon.	Springfield.	Western.	Hampden.
Capital Stock paid in, ...	$150,000 00	$150,000 00	$300,000 00	$250,000 00	$150,000 00
Bills in circulation, ...	142,897 00	183,212 00	227,726 00	311,500 00	140,250 00
Net profits on hand, ...	7,527 14	14,824 72	24,080 08	14,238 01	22,000 45
Balances due to other Banks, . . .	5,980 80	– –	2,659 90	41,052 68	4,847 94
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . .	17,852 42	16,895 50	34,063 74	49,843 10	16,789 88
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	324,257 36	364,932 22	588,529 72	666,633 79	333,888 27
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	8,264 24	9,023 99	10,273 05	10,187 52	5,212 76
Real Estate, ...	8,536 50	13,930 48	7,200 00	17,527 37	6,349 60
Bills of Banks in this and of the other New England States, ...	257 00	1,559 00	– –	512 00	9,946 00

Balances due from other Banks, . . .	4,585 71	42,870 22	58,773 30	140,173 35	24,316 34
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	302,613 91	297,548 53	512,283 37	498,233 55	288,063 57
Total amount of the Resources of the Banks,	324,257 36	364,932 22	588,529 72	666,633 79	333,888 27
Date, rate, and amount of Dividends since the last Annual Returns, ...	April, 1854, 4 per cent., 4,000 00* July, 1854, 3 per cent., 3,000 00*	New Bank.	October, 1853, 4 per cent., 12,000 00 April, 1854, 4 per cent., 12,000 00	April, 1854, 4 per cent., 10,000 00	April, 1854, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	4,490 61	– –	10,424 64	3,118 68	15,616 81
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	2,400 00	500 00	– –	– –	500 00
Amount of Debts due and unpaid, and considered doubtful, ...	3,000 00	– –	– –	– –	– –

* Capital increased.

	WESTFIELD.	ADAMS.	GT. BARRINGTON.	LEE.	PITTSFIELD.
DUE FROM THE BANKS.	Westfield.	Adams.	Mahaiwe.	Lee.	Agricultural.
Capital Stock paid in, ...	$150,000 00	$200,000 00	$175,000 00	$200,000 00	$200,000 00
Bills in circulation, ...	160,656 00	158,564 00	130,699 00	188,849 00	246,882 00
Net profits on hand, ...	14,948 49	20,633 93	24,523 95	28,079 46	21,150 81
Balances due to other Banks, . . .	369 49	5,050 70	747 12	9,259 51	5,852 71
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . .	15,168 13	37,710 64	32,707 03	20,000 15	36,475 22
Cash deposited bearing interest, . . .	– –	7,000 00	– –	– –	– –
Total amount due from the Banks, . .	341,142 11	428,959 27	363,677 10	446,188 12	510,360 74
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	4,450 77	6,460 50	6,496 37	5,528 11	6,806 69
Real Estate, ...	4,968 06	2,950 00	2,733 92	2,330 00	10,424 39
Bills of Banks in this and of the other New England States, ...	2,350 00	3,726 00	5,648 00	– –	8,342 00

Balances due from other Banks, . . .	49,575 89	22,012 51	47,747 22	38,760 56	95,046 07
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	279,797 39	393,810 26	301,051 59	399,569 45	389,741 59
Total amount of the Resources of the Banks,	341,142 11	428,959 27	363,677 10	446,188 12	510,360 74
Date, rate, and amount of Dividends since the last Annual Returns, ...	April, 1854, 4 per cent., 6,000 00	October, 1853, 3½ per cent., 7,000 00 April, 1854, 3½ per cent., 7,000 00	April, 1854, 5 per cent. on 150,000 00 7,500 00	October, 1853, 5 per cent. on 150,000 00 2½ per cent. on 50,000 00 8,750 00 April, 1854, 5 per cent., 10,000 00	October, 1853, 4 per cent., 8,000 00 April, 1854, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	9,418 83	12,236 06	18,354 47	20,561 04	11,803 16
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	3,650 00	– –	– –	1,750 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	– –	– –

	PITTSFIELD.	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.
DUE FROM THE BANKS.	Pittsfield.	Housatonic.	Neponset.	Dedham.	Blue Hill.
Capital Stock paid in, ...	$300,000 00	$150,000 00	$100,000 00	$250,000 00	$150,000 00
Bills in circulation, ...	259,001 00	140,228 00	90,021 00	156,517 00	107,667 00
Net profits on hand, ...	8,488 50	7,641 21	9,084 82	50,429 69	3,075 58
Balances due to other Banks, . . .	6,026 89	3,530 12	– –	– –	– –
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . .	61,727 99	33,683 89	35,267 07	71,866 27	51,069 52
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the Banks, . .	635,244 38	335,083 22	234,372 89	528,812 96	311,812 10
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	7,480 76	5,535 70	4,035 90	13,391 80	8,754 15
Real Estate, ...	1,616 00	2,250 00	– –	– –	– –
Bills of Banks in this and of the other New England States, ...	1,545 00	1,080 00	2,023 00	493 00	230 00

Balances due from other Banks, . . .	59,183 03	33,102 29	23,397 51	23,103 86	32,277 10
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	565,419 59	293,115 23	204,916 48	491,824 30	270,550 85
Total amount of the Resources of the Banks,	635,244 38	335,083 22	234,372 89	528,812 96	311,812 10
Date, rate, and amount of Dividends since the last Annual Returns, ...	April, 1854, 8 per cent. on 150,000 00 12,000 00 June, 1854, 2 per cent. on 150,000 00 3,000 00	October, 1853, 5 per cent., 5,000 00* April, 1854, 6 per cent., 6,000 00* May, 1854, 25 per cent., 25,000 00*	October, 1853, 3 per cent., 3,000 00 April, 1854, 4 per cent., 4,000 00	November, 1853, 4 per cent., 10,000 00 May, 1854, 4 per cent., 10,000 00	October, 1853, 3 per cent., 3,000 00* April, 1854, 3 per cent., 3,000 00*
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	35 89	1,905 26	4,319 49	41,364 15	2,053 38
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,314 28	– –	3,900 00	1,089 70	500 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	1,500 00	– –	– –

* Capital increased.

	DORCHESTER.	QUINCY.		RANDOLPH.	ROXBURY.
	Mattapan.	Mount Wollaston.	Quincy Stone.	Randolph.	People's.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$100,000 00	$100,000 00	$150,000 00	$150,000 00
Bills in circulation,	73,258 00	87,710 00	66,941 00	109,985 00	91,157 00
Net profits on hand,	13,687 92	4,512 36	14,825 29	38,455 61	14,891 82
Balances due to other Banks,	– –	– –	– –	– –	1,358 46
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	20,163 29	37,931 71	36,924 71	52,602 06	73,743 68
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Banks,	207,109 21	230,154 07	218,691 00	351,042 67	331,150 96
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	5,421 66	3,701 61	6,362 45	8,850 13	10,973 36
Real Estate,	6,000 00	– –	5,000 00	– –	– –
Bills of Banks in this and of the other New England States,	2,934 00	1,238 00	2,616 47	3,741 00	932 00

Balances due from other Banks, . . .	10,506 02	25,686 69	2,885 92	31,019 41	30,043 50
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	182,247 53	199,527 77	201,826 16	307,432 13	289,202 10
Total amount of the Resources of the Banks,	207,109 21	230,154 07	218,691 00	351,042 67	331,150 96
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1853, 4 per cent., 4,000 00 April, 1854, 4 per cent., 4,000 00	April, 1854, 4 per cent., 4,000 00	October, 1853, 4½ per cent., 4,500 00 April, 1854, 4½ per cent., 4,500 00	October, 1853, 5 per cent., 7,500 00 April, 1854, 5 per cent., 7,500 00	October, 1853, 4 per cent., 6,000 00 April, 1854, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	9,648 73	624 19	10,669 00	25,739 28	9,325 27
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,000 00	1,600 00	1,200 00	– –	6,345 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	343 99	– –	– –

	ROXBURY.	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.
DUE FROM THE BANKS.	Rockland.	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.	Fairhaven.
Capital Stock paid in, ...	$100,000 00	$150,000 00	$150,000 00	$100,000 00	$200,000 00
Bills in circulation, ...	101,312 00	93,951 00	113,385 00	59,345 00	86,400 25
Net profits on hand, ...	6,296 13	22,667 18	11,499 64	14,141 36	11,601 37
Balances due to other Banks, . . .	– –	2,571 82	1,534 45	910 42	1,108 51
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . .	32,806 18	36,052 73	15,113 90	11,304 77	50,900 73
Cash deposited bearing interest, . . .	– –	– –	– –	– –	14,500 00
Total amount due from the Banks, . .	240,414 31	305,242 73	291,532 99	185,701 55	364,510 86
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	7,890 84	7,239 28	5,121 00	3,450 00	7,188 28
Real Estate, ...	– –	6,000 00	753 30	3,900 00	3,000 00
Bills of Banks in this and of the other New England States, ...	544 00	1,590 00	968 00	1,279 00	126 00

Balances due from other Banks, . . .	35,305 53	9,870 10	11,580 90	7,156 96	28,202 07
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	196,673 94	280,543 35	273,109 79	169,915 59	325,994 51
Total amount of the Resources of the Banks,	240,414 31	305,242 73	291,532 99	185,701 55	364,510 86
Date, rate, and amount of Dividends since the last Annual Returns, ...	3 per cent., 3,000 00	April, 1854, 4 per cent., 6,000 00	November, 1853, 3½ per cent., 5,250 00 May, 1854, 3½ per cent., 5,250 00	October, 1853, "3 per cent." April, 1854, "3 per cent."	April, 1854, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	– –	13,148 13	8,192 32	11,041 12	4,527 91
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	2,800 00	– –	891 00	– –	1,100 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	18,600 00	– –

	FALL RIVER.			NEW BEDFORD.	
DUE FROM THE BANKS.	Fall River.	Massasoit.	Metacomet.	Bedford Commercial.	Marine.
Capital Stock paid in,	$350,000 00	$200,000 00	$600,000 00	$600,000 00	$500,000 00
Bills in circulation,	146,542 00	87,623 00	196,497 00	311,805 00	262,959 00
Net profits on hand,	35,756 66	24,032 58	20,031 08	37,493 25	37,430 09
Balances due to other Banks,	3,431 41	6,470 30	3,979 05	46,285 67	2,328 75
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	50,253 98	41,617 54	55,439 70	99,302 40	157,311 86
Cash deposited bearing interest,	– –	– –	– –	7,967 88	7,916 65
Total amount due from the Banks,	585,984 05	359,743 42	875,946 83	1,102,854 20	967,946 35
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	16,737 70	6,679 72	9,560 40	8,245 85	11,774 37
Real Estate,	8,400 84	– –	– –	28,847 68	8,126 07
Bills of Banks in this and of the other New England States,	10,310 15	359 00	11,211.69	31,254 05	1,547 00

Balances due from other Banks, . . .	30,096 05	3,622 73	19,036 32	93,016 92	44,733 11
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	520,439 31	349,081 97	836,138 42	941,489 70	901,765 80
Total amount of the Resources of the Banks,	585,984 05	359,743 42	875,946 83	1,102,854 20	967,946 35
Date, rate, and amount of Dividends since the last Annual Returns, ...	April, 1854, $6\frac{6}{7}$ per cent., $3 per share, 12,000 00*	January, 1854, 4 per cent., 6,000 00 July, 1854, 4 per cent., 8,000 00*	July, 1854, 3 per cent., 13,297 24	October, 1853, $3\frac{1}{2}$ per cent., 21,000 00 April, 1854, 4 per cent., 24,000 00	October, 1853, 4 per cent., 20,000 00 April, 1854, 4 per cent., 20,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	24,426 35	21,532 51	14,307 18	22,563 22	25,523 02
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	2,000 00	800 00	– –	– –	200 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	1,804 87	826 01

* Capital increased.

	NEW BEDFORD.		TAUNTON.		
	Mechanics'.	Merchants'.	Bristol County.	Machinists'.	Taunton.
DUE FROM THE BANKS.					
Capital Stock paid in,	$400,000 00	$600,000 00	$350,000 00	$150,000 00	$350,000 00
Bills in circulation,	166,850 00	391,402 00	187,896 00	125,857 00	199,327 00
Net profits on hand,	14,116 22	53,025 70	36,290 48	22,118 86	45,895 21
Balances due to other Banks,	4,161 66	15,184 34	1,488 94	– –	9,015 32
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	82,088 16	173,407 97	102,712 96	42,877 01	110,529 81
Cash deposited bearing interest,	– –	7,121 62	– –	– –	– –
Total amount due from the Banks,	667,216 04	1,240,141 63	678,388 38	340,852 87	714,767 34
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	9,823 22	6,657 84	7,566 59	4,851 62	8,252 94
Real Estate,	9,000 00	13,000 00	10,000 00	– –	10,083 00
Bills of Banks in this and of the other New England States,	2,478 00	145 00	7,570 14	6,705 00	6,521 00

Balances due from other Banks, . . .	9,150 34	71,705 25	5,919 18	32,284 78	31,228 19
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	636,764 48	1,148,633 54	647,332 47	297,011 47	658,682 21
Total amount of the Resources of the Banks,	667,216 04	1,240,141 63	678,388 38	340,852 87	714,767 34
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1853, 3½ per cent., 7,000 00 *	October, 1853, 3½ per cent., 21,000 00	October, 1853, 4 per cent., 10,000 00 *	April, 1854, 3 per cent., 4,500 00	April, 1854, 4 per cent. on 250,000 00 10,000 00
	April, 1854, 6½ per cent., 13,000 00 *	April, 1854, 4 per cent., 24,000 00	April, 1854, 4 per cent., 10,000 00 *		
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	249 01	29,461 24	23,800 94	19,607 84	30,814 21
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	1,400 00	5,550 00	– –	2,000 00
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	28,677 15	– –	– –

* Capital increased.

	ABINGTON.	HINGHAM.	PLYMOUTH.		WAREHAM.
DUE FROM THE BANKS.	Abington.	Hingham.	Old Colony.	Plymouth.	Wareham.
Capital Stock paid in, ...	$150,000 00	$140,000 00	$150,000 00	$150,000 00	$100,000 00
Bills in circulation, ...	104,473 00	111,866 00	137,379 00	126 361 00	91,039 00
Net profits on hand, ...	18,531 17	23,932 34	27,815 48	21,899 78	1,083 60
Balances due to other Banks, . . .	– –	– –	– –	– –	254 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . .	25,535 00	28,099 21	52,872 98	46,063 61	27,822 25
Cash deposited bearing interest, . . .	– –	– –	– –	– –	10,000 00
Total amount due from the Banks, . .	298,539 17	303,897 55	368,067 46	344,324 39	230,198 85
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses, ...	6,199 40	9,089 09	6,897 86	9,188 39	3,397 73
Real Estate, ...	5,603 36	5,126 18	500 00	500 00	7,881 15
Bills of Banks in this and of the other New England States, ...	1,224 73	9,951 02	3,145 38	5,093 44	4,560 00

Balances due from other Banks, . . .	17,802 86	8,108 65	62,194 97	44,626 70	14,757 83
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	267,708 82	271,622 61	295,329 25	284,915 86	199,602 14
Total amount of the Resources of the Banks,	298,539 17	303,897 55	368,067 46	344,324 39	230,198 85
Date, rate, and amount of Dividends since the last Annual Returns, ...	April, 1854, 4 per cent., 6,000 00	October, 1853, 4¼ per cent., 6,000 00 April, 1854, 4¼ per cent., 6,000 00	February, 1854, 5 per cent., 7,500 00 April, 1854, 4 per cent., 6,000 00	October, 1853, 5 per cent., 7,500 00 April, 1854, 5 per cent., 7,500 00	
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	11,533 68	16,522 52	20,000 00	19,649 04	5,431 79
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	– –	600 00	– –	600 00	– –
Amount of Debts due and unpaid, and considered doubtful, ...	– –	– –	– –	10,000 00	13,671 22

	FALMOUTH.	YARMOUTH.	NANTUCKET.
DUE FROM THE BANKS.	Falmouth.	Barnstable.	Pacific.
Capital Stock paid in,	$100,000 00	$350,000 00	$200,000 00
Bills in circulation,	79,758 00	267,907 00	129,722 00
Net profits on hand,	7,417 50	48,846 78	46,113 89
Balances due to other Banks,	– –	– –	361 34
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	14,486 37	17,460 67	190,159 52
Cash deposited bearing interest,	– –	– –	– –
Total amount due from the Banks,	201,661 87	684,214 45	566,356 75
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their banking houses,	3,004 93	12,331 61	9,224 89
Real Estate,	4,400 00	2,000 00	10,000 00
Bills of Banks in this and of the other New England States,	909 00	1,456 00	1,918 00

Balances due from other Banks,	33,623 52	36,293 22	146,067 55
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	159,724 42	632,133 62	399,146 31
Total amount of the Resources of the Banks,	201,661 87	684,214 45	566,356 75
Date, rate, and amount of Dividends since the last Annual Returns,	October, 1853, 3 per cent., 3,000 00 April, 1854, 3 per cent., 3,000 00	October, 1853, 4½ per cent., 13,500 00 January, 1854, 2 per cent. on 50,000 00 1,000 00 April, 1854, 4 per cent. on 300,000 00 12,000 00	October, 1853, 5 per cent., 10,000 00 April, 1854, 5 per cent., 10,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	4,779 51	35,875 01	36,073 62
Amount of Debts due to each Bank, secured by pledge of its Stock,	2,125 00	8,469 40	– –
Amount of Debts due and unpaid, and considered doubtful,	– –	– –	819 98

AGGREGATE.

DUE FROM THE BANKS.	36 Banks in Boston.	117 Banks out of Boston.	Total—153 Banks.
Capital Stock paid in,	$31,018,610 00	$23,474,050 00	$54,492,660 00
Bills in circulation,	8,773,057 00	16,030,701 25	24,803,758 25
Net profits on hand,	3,791,199 81	2,543,830 32	6,335,030 13
Balances due to other Banks,	6,535,632 68	394,466 27	6,930,098 95
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	13,288,894 61	5,494,386 50	18,783,281 11
Cash deposited bearing interest,	377,854 02	185,459 94	563,313 96
Total amount due from the Banks,	63,785,248 12	48,122,894 28	111,908,142 40
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their banking houses,	2,891,624 29	936,778 59	3,828,402 88
Real Estate,	653,865 51	532,643 64	1,186,509 15
Bills of Banks in this and of the other New England States,	4,821,996 32	503,598 47	5,325,594 79

Balances due from other Banks, ...	4,335,953 94	3,889,728 36	8,225,682 30
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	51,081,808 06	42,260,145 22	93,341,953 28
Total amount of the Resources of the Banks, . . .	63,785,248 12	48,122,894 28	111,908,142 40
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1853, 388,750 00	October, 1853, 575,260 00	October, 1853, 964,010 00*
	April, 1854, 1,218,600 00	April, 1854, 896,027 00	April, 1854, 2,114,627 00
Amount of Reserved Profits at the time of declaring the last Dividend, ...	2,320,169 13	1,634,166 06	3,954,335 19
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	294,255 13	234,778 78	529,033 91
Amount of Debts due and unpaid, and considered doubtful, ...	203,527 81	113,103 95	316,631 76

Average Dividend of thirty-four Banks in Boston, from which the amount is returned, in April, 1854, is $4\frac{11}{100}$ per cent. Average Dividend of one hundred and seven Banks out of Boston, in April, 1854, is $3\frac{99}{100}$ per cent. Average Dividend of one hundred and forty-one Banks in the State, in April, 1854, is $4\frac{6}{100}$ per cent.

* Many of the banks failed making return of their October dividends.

REMARKS.

Boston Bank—"Amount of reserved profits" is subject to payment of State Tax, $4,500.

Tremont, Attleborough, and Marblehead—Amount of dividend not stated.

Union—Interest on discount received but not accrued, is included in "Net profits on hand," and in "Reserved profits."

Boylston—"Amount of debts due" includes loan to the Commonwealth,					$15,000
Bunker Hill,	"	"	"	"	15,000
Citizens',	"	"	"	"	3,000
Franklin County,	"	"	"	"	3,000
Freeman's,	"	"	"	"	15,000
John Hancock,	"	"	"	"	2,000
Lynn Mechanics',	"	"	"	"	–
Ocean,	"	"	"	"	5,000
Powow River,	"	"	"	"	2,000
Prescott,	"	"	"	"	4,000
Quincy Stone,	"	"	"	"	2,000
Randolph,	"	"	"	"	7,500
Southbridge,	"	"	"	"	2,000
Suffolk,	"	"	"	"	20,000

The following Banks were chartered at the Session of 1854, *and are embraced in the foregoing Abstract, viz.*

Location.	Name.	Amount of Capital.	Commenced Operation.
Lowell, . .	Merchants', . .	$100,000 00	August 5.
South Reading,	South Reading, .	100,000 00	August 5.

The following Banks were chartered at the Session of 1854, *and are not embraced in the foregoing Abstract, viz.*

Location.	Name.	Amount of Capital.	Commenced Operation.
Beverly, . .	Bass River, . .	$100,000 00	October 2.
Blackstone, .	Blackstone River, .	100,000 00	
Brighton, .	Brighton Market, .	100,000 00	September 19.
Lynn, . .	City, . . .	100,000 00	October 5.
Worcester, .	City, . . .	200,000 00	September 8.
Conway, . .	Conway, . . .	100,000 00	September 13.
Grafton, . .	Grafton, . . .	100,000 00	August 25.
Holliston, .	Holliston, . .	100,000 00	October 20.
East Boston, .	Maverick, . .	400,000 00	September 18.
Athol, . .	Miller's River, . .	100,000 00	September 15.
Monson, . .	Monson, . . .	150,000 00	October 5.
Charlestown, .	Monument, . .	150,000 00	
Northborough, .	Northborough, . .	100,000 00	
N. Bridgewater,	North Bridgewater, .	100,000 00	August 31.
Lawrence, .	Pemberton, . .	100,000 00	October 13.
Provincetown, .	Provincetown, . .	100,000 00	
Townsend, .	Townsend, . .	100,000 00	September 15.
Edgartown, .	Vineyard, . .	100,000 00	

The Capital Stock of the following Banks was increased at the Session of 1854, *viz.*

Location.	Name of Bank.	Amount of Increase.	Remarks.
Lowell,	Appleton,	$50,000 00	Paid.
Boston,	Blackstone,	400,000 00	Paid.
Dorchester,	Blue Hill,	50,000 00	Paid.
Boston,	Boylston,	100,000 00	Paid.
Taunton,	Bristol County,	100,000 00	Paid.
South Boston,	Broadway,	50,000 00	
Charlestown,	Bunker Hill,	100,000 00	Paid.
Worcester,	Central,	100,000 00	Paid.
Boston,	Columbian,	250,000 00	$200,000 paid in.
Boston,	Eliot,	450,000 00	$60,000 paid in.
Fitchburg,	Fitchburg,	50,000 00	Paid.
Boston,	Freeman's,	50,000 00	Paid.
Boston,	Grocers',	250,000 00	$125,000 paid in.

Stockbridge,	Housatonic,	50,000 00	Paid.
Boston,	Howard Banking Company,	250,000 00	
Springfield,	John Hancock,	50,000 00	Paid.
Lancaster,	Lancaster,	50,000 00	Paid.
Leicester,	Leicester,	50,000 00	Paid.
Taunton,	Machinists',	50,000 00	Paid.
Great Barrington,	Mahaiwe,	50,000 00	Paid.
Boston,	Mechanics',	50,000 00	Paid.
New Bedford,	Mechanics',	200,000 00	Paid.
Fall River,	Metacomet,	200,000 00	Paid.
Boston,	National,	450,000 00	$230,000 paid in.
Canton,	Neponset,	50,000 00	
Pittsfield,	Pittsfield,	150,000 00	Paid.
Worcester,	Quinsigamond,	100,000 00	Paid.
Roxbury,	Rockland,	50,000 00	$7,300 paid in.
Fitchburg,	Rollstone,	50,000 00	Paid.
Boston,	Shawmut,	250,000 00	Paid.

Increase of Capital Stock—Continued.

Location.	Name of Bank.	Amount of Increase.	Remarks.
Southbridge,	Southbridge,	$50,000 00	$35,000 paid in.
Taunton,	Taunton,	100,000 00	Paid.
Danvers,	Village,	40,000 00	Paid.
Waltham,	Waltham,	50,000 00	
Lowell,	Wamesit,	50,000 00	Paid.
Boston,	Washington,	250,000 00	$200,000 paid in.

The following Table shows the Aggregate of the several Banks in 1853.

DUE FROM THE BANKS.	35 Banks in Boston.	108 Banks out of Boston.	Total—143 Banks.
Capital Stock paid in,	$28,571,000 00	$20,479,175 00	$49,050,175 00
Bills in circulation of five dollars and upwards,	8,216,284 00	12,817,224 00	21,033,508 00
Bills in circulation less than five dollars,	1,402,135 00	3,184,829 00	4,586,964 00
Net profits on hand,	2,962,478 67	2,076,655 43	5,039,134 10
Balances due to other Banks,	8,107,275 60	486,166 14	8,593,441 74
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, their bills in circulation, profits and balances due to other Banks excepted,	13,199,217 01	5,380,435 09	18,579,652 10
Cash deposited bearing interest,	295,101 64	132,897 11	427,998 75
Total amount due from the Banks,	62,753,491 92	44,557,381 77	107,310,873 69
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their banking houses,	2,921,154 62	810,609 94	3,731,764 56
Real Estate,	617,309 93	452,542 18	1,069,852 11
Bills of other Banks incorporated in this State,	6,035,969 79	609,539 58	6,645,509 37
Bills of other Banks incorporated elsewhere,	624,589 00	70,362 50	694,951 50

Aggregate for 1853 — Continued.

	35 Banks in Boston.	108 Banks out of Boston.	Total—143 Banks.
Balances due from other Banks, ...	$3,875,664 42	$4,096,025 21	$7,971,689 63
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	48,678,804 16	38,508,373 28	87,187,177 44
Total amount of the Resources of the Banks, . . .	62,753,491 92	44,547,452 69	107,300,944 61
Date, rate, and amount of Dividends since the last Annual Returns, ...	October, 1852, 867,500 00 April, 1853, 877,000 00	October, 1852, 698,945 00 April, 1853, 688,760 00	October, 1852, 1,566,445 00 April, 1853, 1,565,760 00
Amount of Reserved Profits at the time of declaring the last Dividend, ...	2,292,877 37	1,440,063 85	3,732,941 22
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	262,731 89	216,385 56	479,117 45
Amount of Debts due and unpaid, and considered doubtful,	6,485 47	100,657 29	107,142 76

Average Dividend of twenty-eight Banks in Boston, from which the amount was returned, in October, 1852, was 3.93-100 per cent.; in April, 1853, 3.95-100 per cent. Average Dividend of eighty-one Banks, out of Boston, in October, 1852, was 3.85-100 per cent.; of ninety-five Banks, in April, 1853, 3.92-100 per cent. Average Dividend of one hundred and nine Banks, in and out of Boston, in October, 1852, was 3.89-100 per cent.; of one hundred and twenty-three Banks, in April, 1853, was 3.93-100 per cent. The total amount of the "Resources of the Banks," and the total amount "Due from the Banks," do not agree, owing to discrepancies in the Returns of the Mount Wollaston, Quincy, of $1.03; of the Holyoke, Northampton, of 50 cents, and of the Blue Hill, Dorchester, of $9,930.61.

ABSTRACT

EXHIBITING THE CONDITION

OF THE

INSTITUTIONS FOR SAVINGS,

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF AUGUST,

1854.

PREPARED FROM OFFICIAL RETURNS,

BY EPHRAIM M. WRIGHT,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1854.

The official circular, requiring Returns from the Savings Banks, was issued by the Governor on the thirteenth day of September, and had reference to their condition on the last Saturday of August, 1854.

And the returns from all have been duly received.

	BOSTON.			CHELSEA.	ANDOVER.
	Provident Institution for Savings.	Suffolk Savings Bank for Seamen and others.	East Boston Savings Bank.	Chelsea Savings Bank.	Andover Savings Bank.
Number of Depositors,	28,784	8,039	418	287	1,018
Amount of Deposits,	$5,319,289 76	$1,966,935 50	$71,766 84	$2,736 36	$228,806 00
Public Funds,	257,520 00	26,265 95	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	1,488,480 00	199,950 00	13,271 87	1,900 00	32,000 00
Loans on Bank Stock,	83,800 00	43,320 00	10,770 00	– –	1,400 00
Deposits, in Banks, bearing interest,	50,000 00	– –	422 89	646 77	3,432 72
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	19,000 00	19,000 00	– –	– –	– –
Invested in Real Estate,	87,908 86	– –	– –	– –	2,303 60
Loans in Mortgage of Real Estate,	1,982,122 50	1,089,600 01	26,100 00	– –	85,364 37
Loans to County, or Town,	399,250 00	– –	500 00	– –	17,400 00
Loans on Personal Security,	1,151,000 00	646,000 00	23,592 00	– –	85,716 39

Cash on hand, ...	59,255 71	11,939 67	821 78	– –	1,188 92
Rate and amount of ordinary Dividend, for last year, ...	186,986 53	4 per cent., 64,801 45	4 per cent., 2,029 74	In operation two months.	5 per cent., 10,346 92
Average annual per cent. of Dividends, of last five years, ...	8 per cent.	8 per cent.	Ordinary div. 4 per ct.; extra, 20 pr ct.	– –	6⅔ per cent.
Annual Expenses of the Institution, . .	17,883 13	8,159 69	300 00	– –	400 00

Provident Institution for Savings in Boston.—The Public Funds are—Massachusetts Scrip, $257,520. The Bank Stock is owned as follows:—Atlantic, $21,500; Atlas, 22,500; Boston, 35,000; City, 31,500; Columbian, 32,100; Eagle, 31,500; Granite, 34,000; Globe, 31,500; Hamilton, 22,500; Massachusetts, 22,500; Merchants', 130,000; Market, 36,400; New England, 23,900; North, 23,000; State, 39,480; Suffolk, 30,000; Shoe and Leather Dealers', 50,000; Tremont, 56,200; Union, 31,200; Washington, 33,700; Webster, 750,000.

The Loans on Bank Stock are—100 shares Tremont, $9,000; 100 shares Bank of Commerce, 9,000; 110 shares Exchange, 9,000; 123 shares Atlantic, 9,000; 82 shares Suffolk, 6,500; 90 shares Merchants', 8,000; 60 shares Mechanics', 5,000; 100 shares Market, 5,000; 56 shares Shoe and Leather Dealers', 5,000; 100 shares Laighton, 5,000; 45 shares Suffolk, 4,000; 30 shares Charles River, 2,500; 20 shares New England, 1,800: also, 5,000 on 25 shares Exchange, 8 Faneuil Hall, and 24 Fall River Railroad.

The Deposit bearing interest is in the Boston Bank, $50,000.

Loans on Railroad Stock are—60 shares Worcester Railroad, $5,000; 50 shares Boston and Maine, 3,500; 30 shares Nashua and Lowell, 2,500; 65 shares Boston and Worcester Railroad, and 60 shares Boston Bank, 8,000.

Suffolk Savings Bank for Seamen and Others.—The Public Funds are—City of Boston, $7,500; City of Roxbury, 18,765.95. The Bank Stock is owned as follows:—150 shares Market, $10,500; 208 shares Atlas, 20,800; 150 Washington, 15,000; 100 Hamilton, 10,000; 175 State, 10,500; 150 Shoe and Leather Dealers', 15,000; 100 Granite, 10,000; 50 Railroad, 3,750; 11 New England, 1,100; 175 Bay State, 17,500; 150 City, 15,000; 100 Union, 10,000; 100 Bank of North America, 10,000; 83 Merchants', 8,300; 250 Columbian, 25,000; 20 Massachusetts, 5,000; 125 Webster, 12,500.

The Loans on Bank Stock are as follows:—300 shares Bank of Commerce, $20,000; 43 Merchants', 3,870; 88 Boston, 3,950; 13 Union, and 25 Granite, 3,000; 140 Mattapan, 12,500; 13 Market and 6 Globe, additional to a mortgage loan.

The Loans on Railroad Stock are—122 shares Fitchburg, $9,000; 26 shares Fitchburg and 20 shares Lowell, 10,000.

East Boston Savings Bank.—The Bank Stock owned is—Merchants', $2,771.87; National, 2,500; Webster, 3,000; North America, 5,000.

Loans on Bank Stock—121 shares Bank of Commerce, $10,770.

Deposits bearing interest are in Merchants' Bank, $33.86; Bank of North America, 389.03.

Chelsea Savings Bank.—The Bank Stock owned is—Tradesmans', $1,900.

Deposit in Bank bearing interest is in Tradesmans', $646.77.

Andover Savings Bank.—Bank Stock owned as follows:—Andover Bank, $10,000; Bay State, 5,000; Webster, 5,000; Granite, 6,000; Blackstone, 6,000.

Loans on Bank Stock—10 shares Andover Bank, $900; 18 shares Railroad Bank, 500.

Deposit in Bank bearing interest is in Andover Bank, $3,432.72.

	DANVERS.	GLOUCESTER.	HAVERHILL.	LAWRENCE.	LYNN.
	Danvers Savings Bank.	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.	Lynn Institution for Savings.
Number of Depositors,	933	403	2,780	987	1,509
Amount of Deposits,	$146,486 71	$44,682 42	$490,175 21	$150,691 04	$196,059 81
Public Funds,	– –	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	57,627 55	33,296 08	160,600 00	43,300 00	17,020 00
Loans on Bank Stock,	7,200 00	2,250 00	84,200 00	5,000 00	34,190 00
Deposits, in Banks, bearing interest,	11,346 14	– –	16,000 00	– –	9,500 00
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	1,550 00	– –	– –
Invested in Real Estate,	– –	– –	12,600 00	– –	– –
Loans in Mortgage of Real Estate,	42,550 00	3,125 00	198,100 00	55,750 00	83,380 00
Loans to County, or Town,	10,429 00	7,500 00	10,000 00	2,000 00	34,360 00
Loans on Personal Security,	17,334 00	803 00	26,700 00	46,550 00	24,214 00

Cash on hand, ...	– –	82 93	386 90	1,448 63	279 86
Rate and amount of ordinary Dividend, for last year, ...	5 per cent.	5 per cent., 1,594 48	5 per cent., 21,121 54	4 per cent., 4,270 16	5 per cent., 8,101 55
Average annual per cent. of Dividends, of last five years, ...	In operation less than five years.	6½ per cent.	6¼ per cent.	8¾ per cent.	6 per cent.
Annual Expenses of the Institution, . .	225 00	107 40	800 00	314 25	439 76

Danvers Savings Bank.—Bank Stock owned as follows:—Warren, $4,538; Exchange Bank, of Boston, 8,380; Village, 17,649.05; National, 5,000; Bank of Commerce, 8,164; Bank of North America, 2,215; Rockport, 1,000; Commercial, 700; Tremont, 1,411.50; Grocers', 8,062.50.

Loans on Bank Stock—57 shares Village, $4,550; 5 shares Warren and 12 shares Merchants', Boston, 1,500; 6 shares Lynn Mechanics', 1 share Salem, and 7 shares North, 1,150.

Deposit in Bank bearing interest is in Village Bank, $11,346.14.

Loans to County or town are—$3,500 to town of Danvers, and 6,929 to County of Essex.

Cape Ann Savings Bank.—The Bank Stock is owned as follows:—Gloucester, $2,623.50; Tremont, 3,666; Exchange, 4,185.70; Grocers', 2,455; Merchants', 711.25: Webster, 512.50; Rockport, 1,882.50; Shawmut, 3,972.88; Blackstone, 5,106.25; Globe, 1,100; Freeman's, 1,520; Howard, 2,000; National, 3,560.50.

Loans on Bank Stock are—30 shares Bank of North America, $2,250.

Haverhill Savings Bank.—The Bank Stock is owned as follows:—Haverhill, $18,300; Andover, 3,200; Exchange, 12,000; Webster, 10,000; Atlas, 5,000; Eagle, 2,700; Merrimack, 13,500; Bay State, 2,000; Howard, 10,000; North, 7,100; Faneuil Hall, 4,000; Columbian, 3,000; Essex, 16,700; North America, 19,500; National, 20,000; Shawmut, 8,700; Atlantic, 3,500; State, 600; Shoe and Leather Dealers', 800.

Loans on Bank Stock are—Haverhill, $3,500; Merrimack, 1,500; Mechanics', Boston, 14,300; Howard, 10,450; Union, Haverhill, 3,300; Malden, 14,350; Faneuil Hall, 1,700; Union, Boston, 900; Essex, 26,550; Exchange, 6,300; Merchants', Boston, 900; Abington, 450.

Deposit bearing interest is in Essex Bank, $16,000.

Loans on Railroad Stock are—Boston and Worcester, $700; Taunton Branch, 850.

Essex Savings Bank.—Bank Stock is owned as follows:—Bay State, $20,000; Webster, 7,500; Merchants', Boston, 4,000; Tremont, 3,800; Bank of Commerce, 4,000; Bank of North America, 4,000.

Loans on Bank Stock—58 shares Salem Bank, $5,000.

Lynn Institution for Savings.—Bank Stock owned as follows:—Lynn Mechanics', 94 shares, $7,520; Laighton, 30 shares, 3,000; Exchange, Boston, 20 shares, 2,000; Shoe and Leather Dealers', 20 shares, 2,000; Howard, 20 shares, 2,000; Columbian, 5 shares, 500.

Loans on Bank Stock as follows:—Laighton, 148 shares, $12,650; Howard, 65 shares, 4,950; Merchants', 33 shares, 2,970; Eliot, 10 shares, 900; Lynn Mechanics', 75 shares, 5,020; Shoe and Leather Dealers', 43 shares, 3,800; Exchange, 10 shares, 900; Woburn, 40 shares, 3,000.

Deposit bearing interest is in Lynn Mechanics' Bank, $9,500.

	NEWBURYPORT.	ROCKPORT.	SALEM.	SALISBURY.	CAMBRIDGE.
	Institution for Savings in Newburyport and Vicinity.	Rockport Savings Bank.	Salem Savings Bank.	Provident Institution for Savings in the towns of Salisbury and Amesbury.	Savings Institution in Cambridge.
Number of Depositors,	5,704	103	8,746	1,220	1,149
Amount of Deposits,	$1,121,728 60	$6,757 00	$1,665,294 04	$190,798 95	$199,761 07
Public Funds,	37,000 00	– –	337,888 69	2,000 00	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	424,280 00	4,908 00	174,071 80	76,605 00	12,746 00
Loans on Bank Stock,	19,295 00	– –	59,000 00	4,500 00	16,000 00
Deposits, in Banks, bearing interest,	8,156 58	– –	10,000 00	– –	– –
Railroad Stock,	75,000 00	– –	55,621 25	– –	– –
Loans on Railroad Stock,	936 00	– –	134,000 00	– –	– –
Invested in Real Estate,	3,000 00	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	191,185 25	400 00	3,500 00	27,021 00	136,451 80
Loans to County, or Town,	193,800 00	– –	398,404 37	20,000 00	– –
Loans on Personal Security,	197,657 54*	– –	515,100 00	46,561 00	32,050 00

Cash on hand, ...	1,078 24	1,449 00	1,333 97	7,289 53	2,513 27
Rate and amount of ordinary Dividend, for last year, ...	6 per cent., 58,525 12	2½ per cent.	5 per cent., 75,323 54	6 per cent., 9,445 40	4 per cent., 6,164 19
Average annual per cent. of Dividends, of last five years, ...	6⅖ per cent.	In operation less than 2 years.	6½ per cent.	6 1/10 per cent.	7 per cent.
Annual Expenses of the Institution, . .	2,215 63	– –	2,552 24	300 00	525 00

Institution for Savings in Newburyport and Vicinity.—Public Funds are—Massachusetts 5 per cent. Scrip, $37,000. The Bank Stock owned is in the following Banks:—Atlas, $25,000; Atlantic, 15,700; Boston, 11,850; Bank of Commerce, 14,700; City, 10,200; Columbian, 15,500; Eagle, 16,900; Exchange, 10,000; Faneuil Hall, 12,800; Globe, 8,300; Granite, 29,600; Hamilton, 10,000; Massachusetts, 8,250; Merchants', 29,200; New England, 5,000; North, 12,200; Shoe and Leather Dealers', 15,600; State, 1,740; Suffolk, 2,200; Traders', 24,100; Tremont, 20,900; Union, 20,800; Washington, 27,000; Webster, 5,000; Merchants', Newburyport, 44,240; Mechanics', Newburyport, 18,000; Ocean, Newburyport, 3,500; Gloucester, 6,000.

Loans on Bank Stock are—175 shares Tremont and 25 shares Bank of Commerce, $18,000; 8 shares Grocers', 650; 6 shares Mechanics', Newburyport, 500; 1 share Mechanics' and 3 shares Merchants', Newburyport, 145.

Railroad Stock owned is 200 shares Eastern, 20 shares Lowell, 50 shares Boston and Maine, 300 shares Fitchburg, 100 shares Boston and Worcester.

Loans on Railroad Stock are—30 shs. Eastern, 636; 5 shs. Fitchburg, 300.

Loans on Personal Security are—20 shares in Fifty Associates Company, Boston, $20,000; 8 shares East Boston Ferry Company, 800.

Deposit bearing interest is in Ocean Bank, Newburyport, $8,156.58.

Rockport Savings Bank.—The Bank Stock is owned as follows:—Howard, $1,000; National, 2,527.75; Webster, 515.75; Rockport, 864.50.

Salem Savings Bank.—The Public Funds owned are—Massachusetts 5 per cent., $101,000; Maine 6 per cent., 44,000; Ohio 6 per cent., 112,669.37; Pennsylvania 5 per cent., 80,219.32. The Bank Stock owned, as follows:—Exchange, $4,133.33; Marblehead, 2,000; Asiatic, 4,980; Commercial, 3,200; Columbian, 21,000; City, 10,500; Salem, 3,600; Beverly, 625; Merchants', 40,533.47; Bank of Commerce, 60,000; Tremont, 12,500; Metropolitan, 11,000.

Deposit bearing interest is in Merchants' Bank, $10,000. "In Merchants' Bank, $14,724.87."

The Railroad Stock owned is—Portland, Saco and Portsmouth, $36,121.25; Do. do. Bonds, 9,500; Boston and Worcester Bonds, 10,000.

Loans on Railroad Stock are on Boston and Worcester, $20,000; Eastern, 21,000; Fitchburg, 5,000; Western, 10,000; Northern, 4,000; Mad River, 2,000; Michigan Central, 10,000; Buffalo and Rochester, 30,000; Philadelphia, Wilmington and Baltimore, 16,500; Bonds New York Central, 15,500.

Loans on Bank Stock are—Bank of Commerce, $19,000; Exchange, Boston, 9,000; Naumkeag, 5,000; Commercial, 20,000; Merchants', 5,000; Tremont, 1,000. "Extra dividend 1½ per cent. per annum for the last five years."

Provident Institution for Savings in the Towns of Salisbury and Amesbury.—The Public Funds owned are—Massachusetts 5 per cent. $2,000. The Bank Stock owned, as follows:—Powow River, $5,000; Bay State, 6,300; Railroad, 3,150; Merchants', 5,600; Union, 2,500; Globe, 2,500; Suffolk, 1,000; Boston, 2,150; Columbian, 1,600; State, 3,120; Atlantic, 500; Bank of Commerce, 6,000; Atlas, 2,500; Faneuil Hall, 1,300; Tremont, 3,100; Shoe and Leather Dealers', 2,500; Traders', 800; Grocers', 4,085; Granite, 1,200; Exchange, 2,100; Shawmut, 3,700; Webster, 4,000; City, 1,000; Blackstone, 4,400; Eagle, 3,000; Eliot, 2,500; "Howard," 1,000.

Loan on Bank Stock is "Howard," 4,500.

Savings Institution in Cambridge.—The Bank Stock owned as follows:—80 shares Bank of Commerce, $8,090; 7 shares Cambridge, 630; 25 shares Charles River, 2,526; 15 shares Lechmere, 1,500.

Loans on Bank Stock are—25 shares New England, $2,000; 20 shares Fitchburg, 1,500; 50 shares Exchange and 20 Bank of Commerce, 6,000; 27 shares Merchants', 2,000; 26 shares Shawmut and 15 Malden, 3,500; 8 shares Shawmut and 5 Charles River, 1,000.

*Included in the "Loan on Personal Security" is an annuity in trust in Massachusetts Hospital Life Insurance Company, $4,057.34. Loans to corporations, $62,150. $2,000 secured by annuity in trust in Massachusetts Hospital Life Insurance Company, and $18,400 by pledge of stocks.

	CAMBRIDGEPORT.	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.
	Institution for Savings in Cambridgeport.	Warren Institution for Savings.	Middlesex Institution for Savings.	Framingham Savings Bank.	City Institution for Savings.
Number of Depositors,	200	2,951	1,907	598	3,380
Amount of Deposits,	$24,132 76	$596,566 82	$435,523 20	$110,329 92	$779,795 80
Public Funds,	– –	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	12,764 17	32,394 75	148,000 00	13,200 00	187,900 00
Loans on Bank Stock,	2,050 00	7,525 00	15,900 00	28,150 00	58,900 00
Deposits, in Banks, bearing interest,	8,500 00	– –	5,000 00	– –	49,000 00
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	300 00	10,600 00	19,150 00	1,000 00	– –
Invested in Real Estate,	– –	– –	– –	1,500 00	– –
Loans in Mortgage of Real Estate,	– –	409,150 00	174,730 00	28,791 50	204,390 00
Loans to County, or Town,	– –	15,000 00	77,400 00	19,650 00	86,000 00
Loans on Personal Security,	– –	106,400 00	22,238 00	19,700 00	193,600 00

Cash on hand, ...	426 63	15,497 07	6,923 16	646 83	5 80
Rate and amount of ordinary Dividend, for last year, ...	4 per cent., 570 79	4 per cent., 18,559 17	4 per cent., 15,405 97	4 per cent.	5 per cent., 30,695 05
Average annual per cent. of Dividends, of last five years, ...	Chartered, March, 1853.	8 per cent.	7 per cent.	– –	7⅔ per cent.
Annual Expenses of the Institution, . .	150 00	1,103 25	848 29	450 00	1,547 23

Cambridgeport Savings Bank.—The Bank Stock is owned as follows: 20 shares Eliot, $1,980; 25 shares Webster, 2,525; 31 shares Cambridge, 3,255; 50 shares Cambridge City, 5,004.17.

Loan on Bank Stock is 23 shares Cambridge City, $2,050.

Deposit in Bank bearing interest is in Cambridge, $8,500.

Loan on Railroad Stock is on 13 shares Fitchburg, $300.

Warren Institution for Savings in the City of Charlestown.—Bank Stock owned as follows:—20 shares City, $1,980; 114 shares Bunker Hill, 11,552; 49 shares "Shoe and Leather," 5,233; 30 shares State, 1,815; 41 shares Traders', 4,059; 8 shares Atlantic, 824; 35 shares Market, 2,765; 48 shares Eagle, 4,834. Less, gain on 20 shares Shawmut Bank, $245; 24 shares Granite, 92; 71 shares Merchants', 330, 25 sold.

Loans on Bank Stock are—36 shares Bunker Hill, $3,150; 30 shares Dedham, 2,200; 33 shares Railroad and 4 Bunker Hill, 2,175.

Loan on Railroad Stock is 137 shares Fitchburg, $10,600.

Middlesex Institution for Savings.—The Bank Stock is owned as follows:—National, $10,000; Webster, 10,000; Howard Banking Company, 5,000; Merchants', 16,000; State, 9,000; City, 10,000; Eagle, 10,000; Columbian, 5,000; Hamilton, 1,400; Granite, 2,500; Faneuil Hall, 5,000; "Shoe and Leather," 10,000; Traders', 1,500; Bank of Commerce, 15,000; Tremont, 6,200; Grocers', 4,000; Bank of North America, 7,500; Shawmut, 5,000; Eliot, 5,000; Concord, 8,500; Lowell, 900; Framingham, 500.

Loans on Bank Stock are—10 shares Plymouth, $900; 55 shares Bank of Commerce, 5,000; 100 shares Boston, 37 Webster, and 22 Shoe and Leather Dealers', 10,000.

Deposit bearing interest is in Eliot Bank, $5,000.

Loans on Railroad Stock are—148 shares Fitchburg, 8 Concord, and 11 Western, $13,700; 30 shares Worcester, 2,500; 10 shares Western, 700; 30 shares Peterborough and Shirley, 2,250.

Framingham Savings Bank.—The Bank Stock is owned as follows:—35 shares Eliot, $3,500; 15 shares Bank of Commerce, 1,500; 24 shares Grocers', 2,400; 15 shares Webster, 1,500; 13 shares Merchants', 1,300; 10 shares Traders', 1,000; 20 shares Framingham, 2,000.

Loans on Bank Stock are as follows:—158 shares Framingham, 85 shares Merchants', 10 shares Granite, 20 shares Eliot, 10 shares Traders', 20 shares Exchange, 27 shares Bank of Commerce, $28,150.

Loan on Railroad Stock—12 shares Western, $1,000.

City Institution for Savings.—The Bank Stock is owned as follows: Appleton, $20,000; Prescott, 13,300; Railroad, 900; Wamesit, 10,000; Tremont, 12,700; Grocers', 10,000; Boylston, 4,000; Shawmut, 1,500; Exchange, 5,000; Granite, 18,000; Blackstone, 15,000; National, 15,000; Eliot, 5,000; Howard, 10,000; Bank of Commerce, 20,000; Bank of North America, 20,000; Webster, 5,000; Bay State, 2,500.

Loans on Bank Stock are—219 shares Appleton, $19,200; 209 shares Exchange, 18,500; 90 shares Freeman's, 8,000; 25 shares Webster, 21 Atlas, 10 Bank of North America, 5,000; 37 shares Prescott, 4 Appleton, 20 Railroad, 5,000; 15 shares Wamesit, 10 Appleton, 2,200; 12 shares Wamesit, 1,000.

Deposit bearing interest is in Bank of Commerce, $49,000.

	LOWELL.	NEWTON.	WALTHAM.	BLACKSTONE.	CLINTON.
	Lowell Institution for Savings.	Institution for Savings in the town of Newton.	Waltham Savings Bank.	Blackstone Savings Bank.	Clinton Savings Bank.
Number of Depositors,	6,180	127	189	159	153
Amount of Deposits,	$1,250,457 18	$9,591 15	$24,498 34	$22,261 72	$17,447 28
Public Funds,	– –	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	230,160 00	1,500 00	3,992 00	17,410 50	– –
Loans on Bank Stock,	33,000 00	– –	– –	– –	– –
Deposits in Banks, bearing interest,	307,500 00	– –	– –	461 89	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –	– –
Invested in Real Estate,	20,334 06	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	203,630 00	6,485 00	14,975 80	– –	6,680 00
Loans to County, or Town,	455,825 00	– –	– –	2,000 00	1,000 00
Loans on Personal Security,	– –	1,500 00	5,505 00	2,645 00	7,500 00

Cash on hand, ...	8 12	135 27	781 60	– –	2,412 50
Rate and amount of ordinary Dividend, for last year, ...	4 per cent., 39,104 83	4½ per cent., 370 01	5 per cent., 337 69	6 per cent.	5 per cent., 362 50
Average annual per cent. of Dividends, of last five years, ...	7⅛ per cent.	7 per cent.	Not in operation 5 years.	– –	Incorporated in 1851.
Annual Expenses of the Institution, . .	2,400 00	38 50	250 00	100 00	60 00

Lowell Institution for Savings.—The Bank Stock is owned as follows:—Eagle, $37,500; Lowell, 16,300; Globe, 15,000; State, 12,960; New England, 14,600; City, 12,000; Hamilton, 12,000; Market, 9,100; Railroad, 5,100; Bunker Bill, 4,500; Boston, 4,500; Concord, 3,000; Traders', 14,000; Granite, 21,600; Bank of Commerce, 23,000; Bank of North America, 20,000; Tremont, 5,000.

Loans on Bank Stock are—114 shares Lowell, $9,000; 56 shares Grocers', 5,000; 214 shares Bank of Commerce, 19,000.

Deposits in Banks bearing interest are—City, $100,000; Bank of Commerce, 51,000; Tremont, 50,000; Traders', 50,000; Eagle, 50,000; Grocers', 4,000; Bunker Hill, 2,500.

Institution for Savings in the Town of Newton.—The Bank Stock is owned as follows:—Newton Bank, $900; Bank of Brighton, 600.

Waltham Savings Bank.—The Bank Stock is owned as follows:—Waltham Bank, $3,992.

Blackstone Savings Bank.—The Bank Stock is owned as follows:—70 shares Worcester County, $6,982.50; 25 shares Blackstone, 2,428; 30 shares Webster, 3,035; 30 shares Bank of Commerce, 3,117.50; 20 shares Grocers', 2,000.

Deposit bearing interest is in the Worcester County Bank, $461.89.

Clinton Savings Bank.—No Public Funds, or Bank Stock.

	FITCHBURG.	LANCASTER.	MILFORD.	MILLBURY.	SOUTHBRIDGE.
	Fitchburg Savings Bank.	Lancaster Savings Bank.	Milford Savings Bank.	Millbury Savings Bank.	Southbridge Savings Bank.
Number of Depositors,	1,813	752	297	32	417
Amount of Deposits,	$311,038 65	$134,257 38	$30,160 55	$1,937 30	$55,206 07
Public Funds,	2,000 00	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	68,000 00	15,100 00	2,666 00	– –	7,644 00
Loans on Bank Stock,	3,690 00	9,490 00	11,700 00	1,900 00	12,170 00
Deposits in Banks, bearing interest,	– –	– –	– –	– –	2,300 00
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	600 00	– –	– –	– –
Invested in Real Estate,	– –	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	137,200 00	49,780 00	9,116 00	– –	12,700 00
Loans to County, or Town,	30,350 00	5,600 00	– –	– –	4,858 25
Loans on Personal Security,	75,230 00	44,075 00	6,750 00	– –	16,350 00

Cash on hand, ...	6,321 03	9,202 41	633 98	37 30	68 93
Rate and amount of ordinary Dividend, for last year, ...	5 per cent., 11,963 87	5 per cent., 5,176 17	5 per cent., 903 18	– –	4 per cent., 1,465 59
Average annual per cent. of Dividends, of last five years, ...	6 per cent.	– –	– –	– –	8 per cent.
Annual Expenses of the Institution, . .	466 14	221 50	100 00	– –	101 32

Fitchburg Savings Bank.—Public Funds, is Loan to Commonwealth, $2,000. The Bank Stock is owned as follows:—Fitchburg, $10,000; Rollstone, 5,000; Bank of North America, 3,000; Webster, 5,000; Merchants', 15,000; Howard Banking Co., 10,000; National, 20,000.
Loan on Bank Stock is on 41 shares Fitchburg, $3,690.

Lancaster Savings Bank.—The Bank Stock is owned as follows:—Lancaster, $5,000; Grocers', 1,100; Eliot, 5,000; Bank of Commerce, 4,000.
Loan on Bank Stock is on Lancaster Bank, $9,490.
Loan on Railroad Stock is on Boston and Worcester, $600.
Loans to County or Town are—Town of Clinton, $1,000; Lancaster, 4,600.

Milford Savings Bank.—The Bank Stock is 25 shares Milford Bank, $2,666.
Loan on Bank Stock is Milford Bank, $11,700.

Millbury Savings Bank.—Loan on Bank Stock is on 27½ shares Millbury, $1,900.

Southbridge Savings Bank.—The Bank Stock is owned as follows:—Merchants', 10 shares; New England, 7 shares; Washington, 18 shares; Southbridge, 42 shares—$7,644.
Loans on Bank Stock are on Southbridge Bank, viz.:—10 shares, $900; 20 shares, 1,800; 17 shares, 1,500; 26 shares, 2,340; 7 shares, 630; 56 shares, 5,000.
Deposit bearing interest is in Southbridge Bank, $2,300.

	WORCESTER.		NORTHAMPTON.	WARE.	SPRINGFIELD.
	Worcester County Institution for Savings.	Worcester Mechanics' Savings Bank.	Northampton Institution for Savings.	Ware Savings Bank.	Hampden Savings Bank.
Number of Depositors,	9,788	1,528	410	607	461
Amount of Deposits,	$1,828,891 07	$289,312 34	$56,242 87	$94,825 40	$95,204 70
Public Funds,	– –	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	291,220 00	22,700 00	15,159 28	20,336 00	14,600 00
Loans on Bank Stock,	49,310 00	43,730 00	990 00	11,750 00	7,700 00
Deposits in Banks, bearing interest,	10,000 00	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	965,793 44	101,700 00	19,506 24	18,250 00	26,775 00
Loans to County, or Town,	196,979 98	15,000 00	– –	13,825 00	– –
Loans on Personal Security,	318,573 15	109,520 88	20,547 29	30,954 00	35,200 00

Cash on hand, ...	5,229 12	3,754 13	368 43	289 38	13,078 06
Rate and amount of ordinary Dividend, for last year, ...	5 per cent., 78,441 83	5 per cent., 10,279 03	5 per cent., 1,699 21	5 per cent., 3,086 63	5 per cent., 2,830 08
Average annual per cent. of Dividends, of last five years, ...	7½ per cent.	Commenced July 1, 1851.	6⅗ per cent.	In operation less than 5 years.	- -
Annual Expenses of the Institution, . .	2,800 00	444 67	400 65	212 27	175 00

WORCESTER COUNTY INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Atlas, $6,500; Atlantic, 5,400; Boston, 1,650; City, 19,500; Cochituate, 4,000; Eagle, 4,200; Exchange, 2,000; Granite, 19,900; Grocers', 9,000; Hamilton, 10,000; Merchants', 19,000; Massachusetts, 9,000; New England, 8,900; National, 10,000; North, 3,000; Shawmut, 7,500; State, 3,120; Traders', 2,300; Union, 1,500; Washington, 4,500; Webster, 17,600; Blackstone, 1,000; Fitchburg, 5,100; Leicester, 4,000; Lancaster, 2,000; Millbury, 5,050; Oxford, 3,300; Southbridge, 3,000; Central, 22,400; Citizens', 24,800; Mechanics', 7,000; Quinsigamond, 11,000; Worcester, 34,000.

Loans on Bank Stock are as follows:—179 shares Central, $15,450; 10 shares Citizens', 900; 20 shares Mechanics', 1,800; 100 shares Quinsigamond, 9,000; 54 shares Worcester, 4,860; 7 shares Leicester, 2 Central, 3 Mechanics', 1,000; 8 shares Suffolk, 500; 15 shares Oxford, 1,200; 50 shares Southbridge, 4,500; 10 shares Lancaster, 900; 13 shares Quinsigamond, 11 Worcester, 1,500; 110 shares Leicester, 8,250.

Deposit bearing interest is in Central Bank, $10,000.

WORCESTER MECHANICS' SAVINGS BANK.—The Bank Stock is owned as follows:—25 shares Mechanics', $2,500; 10 shares Quinsigamond, 1,000; 17 shares Central, 1,700; 45 shares Worcester, 4,500; 70 shares Bank of Commerce, 7,000; 60 shares Granite, 6,000.

Loans on Bank Stock are as follows:—508 shares Mechanics', $42,830; 10 shares Blackstone, 900.

NORTHAMPTON INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Exchange, $1,102.22; Bank of Commerce, 1,073.94; Holyoke, 300; Traders', 1,055.69; Northampton, 608.71; Webster, 1,040.10; Merchants', 1,095.21; Washington, 2,045.12; Granite, 1,032.58; Bank of North America, 1,176; State, 1,601.49; City, 1,000; National, 2,028.22.

Loan on Bank Stock is $990.

WARE SAVINGS BANK.—The Bank Stock is owned as follows:—Hampshire Manufacturers', $7,156; Bank of North America, 3,030; Granite, 5,150; National, 5,000.

Loans on Bank Stock are as follows:—15 shares Hampshire Manufacturers', $1,000; 27 shares, 2,400; 5 shares, 450; 10 shares Eliot, 12 Blackstone, 2,000; 40 shares Agawam, 3,500; 10 shares Exchange, 900; 30 do. 1,500.

HAMPDEN SAVINGS BANK.—The Bank Stock is owned as follows:—90 shares Merchants', $9,810; 20 shares Cabot, 2,130; 16 shares Hadley Falls, 1,640; 10 shares Springfield, 1,020.

Loans on Bank Stock are as follows:—8 shares Agawam, $500; 5 shares Chicopee, 6 John Hancock, 1,000; 13 shares Agawam, 10 shares Pynchon, 900; 12 Western, 2,300; 34 shares Western, 3,000.

	SPRINGFIELD.	WESTFIELD.	GREENFIELD.	ADAMS.	LEE.
	Springfield Institution for Savings.	Westfield Savings Bank.	Franklin Savings Institution.	North Adams Savings Bank.	Lee Savings Bank.
Number of Depositors,	2,981	190	1,402	158	264
Amount of Deposits,	$655,727 32	$22,325 03	$287,225 29	$25,331 69	$37,142 95
Public Funds,	– –	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	182,623 50	3,173 83	51,654 00	4,500 00	7,344 50
Loans on Bank Stock,	39,240 00	4,925 00	10,450 00	– –	– –
Deposits in Banks, bearing interest,	– –	– –	– –	7,000 00	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	253,221 04	1,500 00	95,865 25	– –	4,815 00
Loans to County, or Town,	6,158 79	– –	10,200 00	2,339 59	3,000 00
Loans on Personal Security,	173,726 86	12,175 00	120,508 80	10,272 72	20,500 00

Cash on hand, ...	3,504 02	592 92	5,010 83	1,419 32	1,837 85
Rate and amount of ordinary Dividend, for last year, ...	5 per cent.	5 per cent.	5 per cent., 11,739 79	5 per cent., 1,087 56	966 92
Average annual per cent. of Dividends, of last five years, ...	7 per cent.	In operation less than 2 years.	7 per cent.	5 per cent.	Not been in operation 5 years.
Annual Expenses of the Institution, . .	1,499 51	44 85	480 25	50 00	151 50

Springfield Institution for Savings.—The Bank Stock is owned as follows:—Eagle, $1,200; Eliot, 3,000; Pynchon, 2,200; Washington, 1,600; Springfield, 8,600; Chicopee, 1,000; State, 10,200; Shawmut, 9,100; Hamilton, 6,100; North, 10,000; City, 11,500; Tremont, 6,200; Cabot, 8,000; Traders', 11,900; Atlantic, 2,500; North America, 15,000; Grocers', 15,000; Boston, 750; Granite, 14,000; Bank of Commerce, 13,300; Exchange, 2,000; Merchants', 6,900; Atlas, 12,600; Howard, 9,973.50.

Loans on Bank Stock are as follows:—Springfield, $5,000; Western, 1,000; Greenfield, 2,500; Exchange, 2,200; Traders', 2,250; Bank of Commerce, 15,000; Chicopee, 5,450; Pynchon, 2,000; Hampden, 3,000; Shawmut, 840.

Westfield Savings Bank.—The Bank Stock is owned as follows:—27 shares Westfield, $2,933.83; 2 shares Hampden, 240.

Loan on Bank Stock is on 56 shares Westfield, $4,925.

Franklin Savings Institution.—The Bank Stock is owned as follows: Bank of Commerce, $20,810; Faneuil Hall, 5,070.25; Merchants', 7,350; Bank of North America, 6,782.50; Traders', 1,578.75; Webster, 10,062.50.

Loan on Bank Stock is on 116 shares Greenfield, 15 Franklin County, and 5 Webster, $10,450.

North Adams Savings Bank.—The Bank Stock owned is Adams, $4,500.

Deposit bearing interest is in Adams Bank, $7,000.

Lee Savings Bank.—The Bank Stock owned is in the Lee Bank, $7,344.50.

Loan to Town of Lee, $3,000.

	PITTSFIELD.	CANTON.	COHASSET.	DEDHAM.	DORCHESTER.
	Berkshire County Savings Bank.	Institution for Savings in Canton.	Cohasset Savings Bank.	Dedham Institution for Savings.	Dorchester Savings Bank.
Number of Depositors,	531	346	295	2,324	223
Amount of Deposits,	$94,726 67	$52,296 15	$62,608 92	$470,062 56	$26,238 14
Public Funds,	– –	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	39,400 00	5,050 00	18,480 00	25,416 50	4,772 25
Loans on Bank Stock,	2,700 00	300 00	– –	51,500 00	9,370 00
Deposits in Banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	3,650 00	– –
Invested in Real Estate,	– –	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	2,950 00	26,873 28	42,619 74	284,110 34	7,918 00
Loans to County, or Town,	5,650 00	2,900 00	2,000 00	35,601 97	3,500 00
Loans on Personal Security,	43,665 00	16,500 00	– –	75,677 09	500 00

Cash on hand, ...	1,052 10	– –	581 41	12,862 65	166 72
Rate and amount of ordinary Dividend, for last year, ...	5 per cent., 3,829 63	4 per cent., 1,667 22	5 per cent., 2,430 11	4 per cent., 16,899 82	5 per cent., 376 22
Average annual per cent. of Dividends, of last five years, ...	7 per cent.	7 per cent.	$7\frac{46}{100}$ per cent.	$6\frac{92}{100}$ per cent.	In operation less than 2 years.
Annual Expenses of the Institution, . .	196 97	271 25	115 88	1,055 94	224 12

Berkshire County Savings Bank.—The Bank Stock is owned as follows:—116 shares Lee, $11,600; 60 shares Cabot, 6,000; 80 shares Bank of Commerce, 8,000; 46 shares Webster, 4,600; 40 shares National, 4,000; 20 shares Hadley Falls, 2,000; 20 shares Pittsfield, 2,000; 12 shares Howard Banking Company, 1,200.

Loan on Bank Stock is on 30 shares Pittsfield, $2,700.

Loans to County or Town includes $650 to Pittsfield Fire District.

Canton Institution for Savings.—The Bank Stock is owned as follows:—32 shares Neponset, $3,200; 15 shares North, 1,500; 5 shares Market, 350.

Loan on Bank Stock is Neponset, $300.

Cash on hand, $672.87, deposited in Neponset Bank.

Cohasset Savings Bank.—The Bank Stock is owned as follows:—State, $480; Columbian, 1,300; North, 500; Traders', 1,500; Grocers', 800; Merchants', 1,700; Granite, 1,800; Washington, 1,500; Shawmut, 700; City, 1,000; Union, 1,500; Tremont, 1,400; Bank of Commerce, 3,300; Atlas, 1,000.

Dedham Institution for Savings.—The Bank Stock is owned as follows:—126 shares Dedham, $12,987.50; 120 shares People's, 5,930; 23 shares State, 1,451.50; 18 shares Merchants', 1,820; 15 shares Traders', 1,542.50; 10 shares Globe, 1,065; 6 shares Union, 620.

Loans on Bank Stock are—on 50 shares Freeman's, $5,000; 20 shares Shoe and Leather Dealers', 1,800; 60 shares Exchange, 5,400; 18 shares Traders' and 5 Atlas, 2,000; 38 shares Suffolk, 3,000; 44 shares Dedham, 3,800; 89 shares Shawmut, 8,000; 65 shares Blackstone, 6,000; 50 shares "Howard," 4,000; 145 shares Cochituate, 12,500. The loan on Cochituate Bank Stock is also secured by 46 shares of Bates Manufacturing Company, and 115 shares Lewiston Water Power Company.

Loan on Railroad Stock is on 43 shares Fitchburg, $3,650.

Dorchester Savings Bank.—The Bank Stock is owned as follows:—10 shares State, 5 shares Atlas, 5 shares Blue Hill, 3 shares Mattapan, 12 shares Eagle, 15 shares City, $4,772.25.

Loans on Bank Stock are—on 40 shares Mattapan, $3,400; 34 shares Howard Banking Company, 3,000; 13 shares Springfield, 1,170; 10 shares Cabot, 900; 10 shares Rockland, 900.

Loans to County or Towns are—Dorchester, $3,000; Milton, 500.

	QUINCY.	RANDOLPH.	ROXBURY.	WEYMOUTH.	FAIRHAVEN.
	Quincy Savings Bank.	Randolph Savings Bank.	Institution for Savings in Roxbury and Vicinity.	Weymouth and Braintree Institution for Savings.	Fairhaven Institution for Savings.
Number of Depositors,	842	100	1,455	835	545
Amount of Deposits,	$148,336 53	$8,285 20	$279,702 91	$148,865 92	$172,001 64
Public Funds,	– –	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	21,800 00	5,734 75	33,561 35	9,200 00	80,800 00
Loans on Bank Stock,	1,250 00	– –	11,050 00	– –	700 00
Deposits in Banks, bearing interest,	– –	– –	14,000 00	– –	14,500 00
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	9,650 00	– –	– –
Invested in Real Estate,	– –	– –	9,989 75	– –	– –
Loans in Mortgage of Real Estate,	89,770 00	– –	57,525 00	106,439 50	4,971 54
Loans to County, or Town,	9,835 00	– –	44,167 44	– –	1,500 00
Loans on Personal Security,	23,054 00	2,350 00	98,300 00	32,045 00	75,363 69

Cash on hand, ...	8,018 83	178 14	1,459 37	145 29	1,339 83
Rate and amount of ordinary Dividend, for last year, ...	5 per cent., 6,031 65	4 per cent., 208 89	4 per cent., 8,602 34	5 per cent., 6,830 29	$5\frac{3}{4}$ per cent., 8,301 79
Average annual per cent. of Dividends, of last five years, ...	$6\frac{8}{10}$ per cent.	Not in operation 5 years.	$7\frac{1}{4}$ per cent.*	$7\frac{1}{2}$ per cent.	$5\frac{11}{12}$ per cent.
Annual Expenses of the Institution, . .	405 00	100 00	1,350 00	250 00	500 00

Quincy Savings Bank.—The Bank Stock is owned as follows:—20 shares Webster, $2,000; 20 shares Exchange, 2,000; 70 shares Bank of North America, 7,000; 20 shares Traders', 2,000; 13 shares Merchants', 1,300; 10 shares Eliot, 1,000; 15 shares National, 1,500; 10 shares North, 1,000; 20 shares Mount Wollaston, 2,000; 20 shares Quincy Stone, 2,000.

Loans on Bank Stock are—on Quincy Stone, $800; Exchange, 450.

Randolph Savings Bank.—The Bank Stock is owned as follows:—15 shares Grocers', $1,513.75; 21 shares Blackstone, 2,186; 5 shares Traders', 496.25; 15 shares North America, 1,538.75.

Institution for Savings in Roxbury and Vicinity.—The Bank Stock is owned as follows:—146 shares People's, $7,300; 20 shares Traders', 1,970; 30 shares Granite, 3,000; 25 shares Market, 1,750; 34 shares State, 2,010.10; 58 shares North, 5,652.25; 99 shares Washington, 9,879; 20 shares Atlas, 2,000.

Loans on Bank Stock are—on 36 shares Agricultural, $3,000; 15 shares Exchange, 1,350; 36 shares Market, 2,000; 109 shares People's, 4,700.

Deposit in Bank bearing interest is in People's, $14,000.

Loan on Railroad Stock is on 119 shares Boston and Worcester, $9,650.

Loans to County or Town are—to City of Roxbury, $42,500; Hopkinton, 1,667.44.

Weymouth and Braintree Institution for Savings.—The Bank Stock is owned as follows:—Merchants', $1,200; North, 1,200; Union, of Weymouth and Braintree, 6,800.

Fairhaven Institution for Savings.—The Bank Stock is owned as follows:—Fairhaven, $21,500; Bedford Commercial, 8,000; Mechanics', 300; Marine, 3,600; Merchants', N. B., 2,300; Bank of Commerce, 26,600; National, 3,500; Merchants', Boston, 3,800; Webster, 5,000; Tremont, 6,200.

Loan on Bank Stock is $700.

Deposit in Banks bearing interest, $14,500.

* Ending October, 1850.

	FALL RIVER.	NEW BEDFORD.	TAUNTON.	ABINGTON.	HINGHAM.
	Fall River Institution for Savings.	New Bedford Institution for Savings.	Bristol County Savings Bank.	Abington Savings Bank.	Hingham Institution for Savings.
Number of Depositors,	4,947	5,463	1,644	143	1,845
Amount of Deposits,	$1,442,670 76	$1,394,321 94	$337,094 77	$18,457 87	$414,497 70
Public Funds,	– –	52,000 00	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	367,962 50	655,980 00	46,354 00	6,291 00	92,020 00
Loans on Bank Stock,	– –	11,330 00	1,100 00	– –	73,395 00
Deposits in Banks, bearing interest,	– –	18,756 21	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	20,450 00	1,682 00	– –	9,600 00
Invested in Real Estate,	– –	19,196 32	– –	– –	– –
Loans in Mortgage of Real Estate,	366,620 00	25,200 00	149,229 65	9,380 00	242,587 00
Loans to County, or Town,	7,500 00	105,751 98	12,000 00	1,100 00	9,500 00
Loans on Personal Security,	697,282 41	522,842 29	141,460 69	250 00	7,116 00

Cash on hand, ...	3,305 85	8,534 11	5,183 55	1,306 49	1,336 26
Rate and amount of ordinary Dividend, for last year, ...	6½ per cent., 80,119 70	5½ per cent., 68,073 67	5 per cent., 15,158 95	5 per cent., 425 00	5 per cent., 18,696 29
Average annual per cent. of Dividends, of last five years, ...	6⅕ per cent.	7 6/10 per cent.	5 per cent.	Not in operation 5 years.	7 24/100 per cent.
Annual Expenses of the Institution, . .	2,512 00	1,966 14	1,304 19	100 00	796 75

Fall River Institution for Savings.—The Bank Stock is owned as follows:—693 shares Fall River, $52,762.50; 400 shares Massasoit, 40,000; 600 shares Metacomet, 60,000; 132 shares Merchants', New Bedford, 13,200; 250 shares Marine, 25,000; 250 shares Bedford Commercial, 25,000; 260 shares Merchants', Boston, 26,000; 335 shares Bank of Commerce, 33,500; 300 shares Bank of North America, 30,000; 200 shares Faneuil Hall, 20,000; 200 shares Grocers', 20,000; 100 Washington, 10,000; 125 Webster, 12,500.

New Bedford Institution for Savings.—The Public Funds are—Massachusetts 5 per cent., $18,000; City of Boston 6 per cent., 17,000; City of Boston 5 per cent., 17,000. The Bank Stock is owned as follows:—Bedford Commercial, $75,000; Merchants', 100,000; Marine, 100,000; Mechanics', 75,000; Fall River, 17,500; Railroad, 6,750; Metacomet, 20,000; Fairhaven, 3,000; Exchange, 4,000; Bank of Commerce, 40,000; Granite, 24,000; Grocers', 12,400; Washington, 15,000; Hamilton, 5,500; Bank of North America, 15,000; Massachusetts, 20,250; Eagle, 10,500; Shawmut, 1,800; City, 2,700; Traders', 8,000; Merchants', 9,600; Columbian, 18,900; Tremont, 25,000; Union, 2,400; North, 14,300; Atlas, 12,000; State, 7,380; Webster, 10,000.

Loans on Bank Stock are—20 shares Bedford Commercial, $1,440; 60 shares Mechanics', 5,000; 35 shares Merchants', N. Bedford, 1,500; 10 shares Marine, 20 Mechanics', 2,500; 6 shares Fairhaven, 350; 6 shares Exchange, 540.

Deposits in Banks bearing interest—Merchants', New Bedford, $5,495.83; Marine, 7,541.43; Bedford Commercial, 5,715.95.

Loans on Railroad Stock are—90 shares New Bedford and Taunton, $3,450; Bond of Western Railroad, 15,000; Bond of Androscoggin and Kennebec, 2,000.

Bristol County Savings Bank.—The Bank Stock is owned as follows: Machinists', $21,054; Bristol County, 3,200; Fairhaven, 2,100; Webster, 10,000; National, 10,000.

Loans on Bank Stock are—Bristol County and Machinists', $1,100.

Loan on Railroad Stock is on 20 shares Taunton Branch Railroad, $1,682.

Loans to County or Town—are to Town of Taunton, $2,000; County of Bristol, 10,000.

Abington Savings Bank.—The Bank Stock is owned as follows:—Howard Banking Company, $1,000; National, 3,045; Grocers', 1,000; Abington, 1,246.

Hingham Institution for Savings.—The Bank Stock is owned as follows:—Hingham, $10,500; Weymouth and Braintree, 2,100; Abington, 1,500; North Bridgewater, 1,500; Atlas, 2,500; Merchants', 10,000; Granite, 5,000; Hamilton, 2,800; Market, 2,520; City, 3,200; Globe, 3,000; Tremont, 5,000; Shoe and Leather Dealers', 5,000; State, 2,400; Union, 5,000; Webster, 2,500; Suffolk, 1,500; Eagle, 7,000; New England, 2,000; Bank of Commerce, 11,000; Bank of North America, 6,000.

Loans on Bank Stock are—60 shares Mechanics', $5 350; 145 shares Exchange, 12,550; 78 shares Granite, 7,000; 40 shares Grocers', 3,530; 156 shares Freeman's, 14,000; 171 shares Webster, 15,300; 33 shares Merchants', 2,970; 60 shares Tradesman's, 5,000; 19 shares Hingham, 1,195; 30 shares Cambridge Market, 2,700; 15 shares Shoe and Leather Dealers', 10 shares State, 5 shares Hamilton, 2,300; 17 shares Tremont, 1,500.

Loans on Railroad Stock are—58 shares Fitchburg, $4,600; 60 shares Boston and Worcester, 5,000.

	NO. BRIDGEWATER.	PLYMOUTH.	SCITUATE.	SOUTH SCITUATE.	WAREHAM.
	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Scituate Savings Bank.	South Scituate Savings Bank.	Wareham Savings Bank.
Number of Depositors,	237	3,724	125	752	899
Amount of Deposits,	$30,359 63	$674,491 56	$18,029 90	$164,347 33	$206,376 58
Public Funds,	– –	20,280 00	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	7,511 25	240,129 00	6,760 00	32,880 00	70,171 95
Loans on Bank Stock,	– –	33,225 00	– –	2,500 00	38,150 00
Deposits in Banks, bearing interest,	– –	22,381 53	– –	– –	10,000 00
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	3,000 00	– –	2,100 00	– –
Invested in Real Estate,	– –	2,834 90	– –	2,000 00	– –
Loans in Mortgage of Real Estate,	4,550 00	145,463 00	7,270 00	106,552 01	3,250 00
Loans to County, or Town,	– –	35,614 90	2,761 26	4,288 73	– –
Loans on Personal Security,	16,143 16	159,566 57	1,020 00	17,594 69	82,865 52

Cash on hand, ...	1,816 41	14,968 47	265 49	1,452 55	7,777 57
Rate and amount of ordinary Dividend, for last year, ...	5 per cent., 1,208 69	5 per cent., 30,320 26	5 per cent., 719 69	5 per cent., 7,810 91	6 per cent., 10,280 70
Average annual per cent. of Dividends, of last five years, ...	Not in operation 5 years.	7⅘ per cent.	In operation less than 5 years.	6½ per cent.	6 per cent.
Annual Expenses of the Institution, . .	237 17	1,707 46	- -	425 00	398 29

North Bridgewater Savings Bank.—The Bank Stock is owned as follows:—Granite, $2,510; Traders', 1,806.25; Merchants', 2,180; Cochituate, 1,015.

Plymouth Savings Bank.—The Public Funds are—Massachusetts 5 per cent. Scrip, $9,700; City of Boston 5 per cent. Scrip, 5,580; City of Cambridge 6 per cent. Scrip, 5,000. The Bank Stock is owned as follows:—Webster, $5,000; North Bridgewater, 1,000; Blackstone, 2,400; National, 5,000; Hamilton, 1,100; Atlas, 7,800; Union, 9,180; Shawmut, 7,240; Freeman's, 1,320; Globe, 1,100; Railroad, 5,600; Abington, 1,500; Exchange, 11,236; Boylston, 2,580; New England, 7,668; Boston, 4,895; Eagle, 2,098; Atlantic, 2,640; Tremont, 10,800; Granite, 15,000; Massachusetts, 5,000; North, 800; Suffolk, 1,250; City, 8,160; Traders', 8,000; Market, 9,610; Wareham, 1,500; Hingham, 4,500; Bristol County, 12,828; Old Colony, 11,832; Plymouth, 16,008; Merchants', 22,970; State, 9,114; Bank of Commerce, 14,400; Bank of North America, 9,000.

Loans on Bank Stock are—New England, $800; Old Colony, 2,970; Plymouth, 1,625; Old Colony and Plymouth, 1,150; Bank of Commerce, 5,850; Merchants', 7,080; Abington, 1,900; Boston, 900; Atlantic, 400; Shawmut, 500; National, 900; Bristol County, 1,350; Boylston, 400; Merchants' and Granite, 3,000; Boston and New England, 1,000; Exchange and Blackstone, 1,300; Columbian and Tremont, 1,200; Blackstone, 900.

Deposits bearing interest are—in Webster, $8,887; Bank of Commerce, 3,494.53; Plymouth, 10,000.

Loan on Railroad Stock is on Old Colony, $3,000.

Scituate Savings Bank.—The Bank Stock is owned as follows:—7 shares Bank of North America, 700; 50 shares National, 5,000; 10 shares Merchants', 1,060.

South Scituate Savings Bank.—The Bank Stock is owned as follows: Globe, $300; Hamilton, 1,000; Atlantic, 1,000; North, 2,400; State, 1,620; Washington, 1,100; Union, 1,000; City, 2,300; Traders', 2,800; Eagle, 1,600; Granite, 3,700; Merchants', 2,000; Columbian, 2,400; New England, 1,000; Cochituate, 1,000; Bank of Commerce, 2,700; "Howard," 1,000; Webster, 1,000; Weymouth and Braintree, 1,000; Hingham, 1,960.

Loan on Bank Stock is on Grocers', $2,500.

Loan on Railroad Stock is on Western, $2,100.

Wareham Savings Bank.—The Bank Stock is owned as follows:—35 shares Webster, $3,500; 57 shares Grocers', 5,741.25; 46 shares Boylston, 4,826; 40 shares Granite, 4,128 25; 50 shares Eagle, 5,090.75; 50 shares City, 5,035; 21 shares Wareham, 2,030; 52 shares Bank of North America, 5,497.50; 65 shares Bank of Commerce, 6,525; 66 shares Shoe and Leather Dealers', 6,969.75; 116 shares Merchants', Boston, 12,230.95; 75 shares Shawmut, 7,097.50; 15 shares Merchants', New Bedford, 1,500

Loans on Bank Stock are—on 21 shares Blackstone, $1,890; 50 shares Bank of North America, 4,530; 10 shares Faneuil Hall, 900; 102 shares Howard Banking Company, 9,110; 214 shares Grocers', 19,200; 28 shares Tradesman's, 2,520.

Deposit bearing interest is in the Wareham Bank, $10,000.

	BARNSTABLE.	PROVINCETOWN.	NANTUCKET.	BOSTON.	
	Institution for Savings in Barnstable.	Seamen's Savings Bank.	Nantucket Institution for Savings.	Boston Five Cents Savings Bank.	People's Five Cents Savings Bank.
Number of Depositors,	1,163	63	975	4,068	894
Amount of Deposits,	$273,590 80	$9,796 74	$272,321 50	$121,143 43	$18,895 93
Public Funds,	1,000 00	– –	10,000 00	– –	– –
Loans on Public Funds,	– –	– –	– –	6,500 00	– –
Bank Stock,	72,642 25	5,748 00	44,500 00	45,340 50	– –
Loans on Bank Stock,	– –	– –	3,775 00	20,075 00	5,000 00
Deposits in Banks, bearing interest,	– –	– –	5,000 00	– –	964 00
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	3,000 00	– –	– –
Loans in Mortgage of Real Estate,	64,497 00	– –	55,198 41	30,375 00	– –
Loans to County, or Town,	– –	1,100 00	– –	– –	– –
Loans on Personal Security,	145,394 00	2,940 00	142,986 35	– –	10,000 00

Cash on hand, ...	1,732 74	39 96	7,258 03	18,120 81	1,467 66
Rate and amount of ordinary Dividend, for last year, ...	$5\frac{5}{10}$ per cent., 14,214 60	4 per cent., 243 27	$5\frac{1}{2}$ per cent., 13,671 15	In operation less than 1 year.	In operation less than 1 year.
Average annual per cent. of Dividends, of last five years, ...	$5\frac{5}{10}$ per cent.	In operation less than 5 years.	$5\frac{1}{10}$ per cent.	– –	– –
Annual Expenses of the Institution, . .	612 66	– –	625 00	– –	– –

INSTITUTION FOR SAVINGS IN THE TOWN OF BARNSTABLE.—The Loan on Public Funds is United States Scrip, $1,000. The Bank Stock is owned as follows:—Webster, $3,500; Eliot, 5,000; Tremont, 4,965; Blackstone, 11,200; North, 2,782.50; North America, 9,090; Commerce, 10,820; Merchants', 3,437.50; Atlantic, 2,955; City, 1,804.50; Market, 1,400; Shawmut, 3,000; Bay State, 1,987.75; Barnstable, 7,700; Old Colony, 3,000.

SEAMEN'S SAVINGS BANK.—The Bank Stock is owned as follows:—29 shares Freeman's, $3,248; 25 shares National, 2,500.
Loans to County or Town are—Town of Provincetown, $500; Truro, 600.

NANTUCKET INSTITUTION FOR SAVINGS.—The Public Funds are—City of Boston, $10,000. The Bank Stock is owned as follows:—Pacific, $13,900; Merchants', New Bedford, 2,000; Bedford Commercial, 3,000; Marine, 1,000; Bank of North America, 3,700; Faneuil Hall, 5,000; State, 2,700; "Shoe and Leather," 5,000; Traders', 2,500; Union, 700; Webster, 5,000.
Loan on Bank Stock is Pacific, $3,775.
Deposit bearing interest is in New England Bank, $5,000.

BOSTON FIVE CENTS SAVINGS BANK.—Loans on Public Funds are—Massachusetts Scrip, $6,500. The Bank Stock is owned as follows:—Blackstone, $15,262.50; National, 10,000; Granite, 10,000; Tremont, 10,078.
Loans on Bank Stock are—on 15 shares Freeman's, $1,275; 57 shares Exchange, 5,000; 60 shares Malden, 5,041.67; 14 shares Rockland, 1,108.33; 65 shares Ship Builders', 5,000; 32 shares Greenfield, 2,650.

PEOPLE'S FIVE CENTS SAVINGS BANK IN BOSTON.—Loan on Bank Stock is Mechanics', $5,000.
Deposit bearing interest is in Bank of North America, $964.

	CHARLESTOWN.	EAST CAMBRIDGE.	LOWELL.	NEWBURYPORT.	SPRINGFIELD.
	Charlestown Five Cents Savings Bank.	East Cambridge Five Cents Savings Bank.	Lowell Five Cents Savings Bank.	Newburyport Five Cents Savings Bank.	Springfield Five Cents Savings Bank.
Number of Depositors,	213	247	885	493	662
Amount of Deposits,	$1,869 43	$4,767 50	$31,736 58	$7,759 86	$20,340 81
Public Funds,	– –	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	1,365 00	– –	6,500 00	– –	8,475 75
Loans on Bank Stock,	– –	2,924 66	– –	– –	270 00
Deposits in Banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	– –	1,500 00	9,000 00	3,400 00	2,875 00
Loans to County, or Town,	– –	– –	5,000 00	– –	– –
Loans on Personal Security,	– –	– –	9,000 00	3,232 49	4,550 00

Cash on hand, ...	383 53	263 33	2,236 58	1,117 37	3,351 45
Rate and amount of ordinary Dividend, for last year, ...	In operation less than 1 year.	In operation less than 1 year.	In operation less than 1 year.	In operation less than 1 year.	– –
Average annual per cent. of Dividends, of last five years, ...	– –	– –	– –	– –	In operation less than 5 years.
Annual Expenses of the Institution, . .	– –	– –	– –	– –	– –

CHARLESTOWN FIVE CENTS SAVINGS BANK.—The Bank Stock owned is 13 shares Bunker Hill, $1,365.

EAST CAMBRIDGE FIVE CENTS SAVINGS INSTITUTION.—Loans on Bank Stock are Bunker Hill, $864; Lechmere, 2,060.66.

LOWELL FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows:—20 shares Eliot, $2,000; 30 shares National, 3,000; 15 shares Wamesit, 1,500.
Loan to County of Middlesex, $5,000.

SPRINGFIELD FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows:—17 shares Pynchon, $1,887; 25 shares John Hancock, 2,575; 15 shares Merchants', Boston, 1,618.75; 14 shares Bank of Commerce, 1,395; 10 shares City, Worcester, 1,000.
Loan on Bank Stock is on 3 shares John Hancock, $270.

	DANVERS.	WOBURN.	WORCESTER.
	Warren Five Cents Savings Bank.	Woburn Five Cents Savings Bank.	Worcester Five Cents Savings Bank.
Number of Depositors,	81	291	320
Amount of Deposits,	$3,590 10	$4,373 24	$5,486 94
Public Funds,	– –	– –	– –
Loans on Public Funds,	– –	– –	– –
Bank Stock,	306 66	2,346 00	2,600 00
Loans on Bank Stock,	– –	– –	– –
Deposits in Banks, bearing interest,	3,283 44	– –	– –
Railroad Stock,	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –
Invested in Real Estate,	– –	– –	– –
Loans in Mortgage of Real Estate,	– –	– –	– –
Loans to County, or Town,	– –	1,300 00	1,500 00
Loans on Personal Security,	– –	– –	500 00

Cash on hand, ...	– –	643 82	639 44
Rate and amount of ordinary Dividend, for last year, .	In operation less than 1 year.	In operation less than 1 year.	In operation less than 1 year.
Average annual per cent. of Dividends, of last five years,	– –	– –	– –
Annual Expenses of the Institution, ...	– –	– –	– –

WARREN FIVE CENTS SAVINGS BANK.—Loan on Bank Stock is on 3 shares Warren, $306.66.
Deposit bearing interest is in Warren Bank, $3,283.44.

WOBURN FIVE CENTS SAVINGS BANK.—The Bank Stock owned is Blackstone, $2,346.

WORCESTER FIVE CENTS SAVINGS BANK.—The Bank Stock owned is Quinsigamond, $1,600; Central, 1,000.

AGGREGATE

OF

SEVENTY-THREE SAVINGS BANKS.

Number of Depositors,	136,654
Amount of Deposits,	$25,936,857 63
Public Funds,	745,954 64
Loans on Public Funds,	6,500 00
Bank Stock,	6,054,197 54
Loans on Bank Stock,	992,109 66
Deposits in Banks, bearing interest,	588,152 17
Railroad Stock,	130,621 25
Loans on Railroad Stock,	256,268 00
Invested in Real Estate,	164,667 49
Loans in Mortgage of Real Estate,	8,519,828 67
Loans to County, or Town,	2,331,401 26
Loans on Personal Security,	6,498,948 58
Cash on hand,	276,931 78
Rate and amount of ordinary Dividend, for last year,	$4\frac{4}{100}$ per cent. Amount, 999,877 33
Average annual per cent. of Dividends, of last five years,	$7\frac{23}{100}$ per cent.
Annual Expenses of the Institutions,	63,470 85

REMARKS.

The returns from the Provident, Danvers, Rockport, Framingham, Blackstone and Springfield Institutions, state the rate but not the amount of their dividends.

The Institution for Savings in Newburyport and Vicinity has included in the "loan on personal security," an annuity in trust in Massachusetts Hospital Life Insurance Company, of $4,057.34; loans to corporations, $62,150—$2,000 secured by annuity in trust in Massachusetts Hospital Life Insurance Company, and $18,400 by pledge of stocks.

The following Savings Banks were chartered at the last session of the Legislature, viz.:—Amherst, Chelsea, Millbury, North Brookfield, and Winchendon.

The following Five Cents Savings Banks were also chartered at the last session, viz.:—Boston, People's, and South End, in Boston; Warren, in Danvers; Newburyport, East Cambridge, Charlestown, Lowell, Woburn, Worcester, and Springfield, and are all in operation but the South End.

The dividend for the last year is calculated on the deposits in fifty-five Savings Banks; the average annual per cent. of last five years is calculated on the deposits in forty-one Savings Banks.

AGGREGATE

OF

SIXTY SAVINGS BANKS IN 1853.

Number of Depositors,	117,405
Amount of Deposits,	$23,416,392 73
Public Funds,	861,547 14
Loans on Public Funds,	1,000 00
Bank Stock,	5,407,453 40
Loans on Bank Stock,	722,205 00
Deposits in Banks, bearing interest,	414,652 59
Railroad Stock,	130,621 25
Loans on Railroad Stock,	239,377 10
Invested in Real Estate,	106,896 11
Loans in Mortgage of Real Estate,	7,262,306 48
Loans to County, or Town,	2,152,694 29
Loans on Personal Security,	6,292,800 07
Cash on hand,	311,552 10
Rate and amount of ordinary dividend, for last year,	$4\frac{78}{100}$ per cent. Amount, 845,688 71
Average annual per cent. of Dividends, of last five years,	$6\frac{69}{100}$ per cent.
Annual Expenses of the Institutions,	59,071 27

INDEX

To the Towns in which the Banks and Savings Institutions are situated.

BANKS.

	Page.
Abington,	62
Adams,	50
Andover,	18
Attleborough,	56
Beverly,	18
Blackstone,	38
Boston,	4–18
Brighton,	30
Cambridge,	30, 32
Canton,	52
Charlestown,	32
Chelsea,	18
Chicopee,	46
Concord,	32
Danvers,	18, 20
Dedham,	52
Dorchester,	52, 54
Fairhaven,	56
Fall River,	58
Falmouth,	64
Fitchburg,	38
Framingham,	32
Gloucester,	20
Great Barrington,	50
Greenfield,	44, 46
Haverhill,	20, 22
Hingham,	62
Holyoke,	46
Hopkinton,	32
Lancaster,	38
Lawrence,	22
Lee,	50
Leicester,	40
Lowell,	34, 36
Lynn,	22
Malden,	36
Marblehead,	24
Methuen,	24
Milford,	40
Millbury,	40
Nantucket,	64
New Bedford,	58, 60
Newburyport,	24, 26
Newton,	36
Northampton,	44
Oxford,	40
Pittsfield,	50, 52
Plymouth,	62
Quincy,	54
Randolph,	54
Rockport,	26
Roxbury,	54, 56
Salem,	26, 28
Salisbury,	28
Southbridge,	40
South Reading,	36
Springfield,	46, 48
Stockbridge,	52
Taunton,	60
Uxbridge,	42
Waltham,	36
Ware,	44
Wareham,	62
Westfield,	48, 50
Weymouth,	56
Woburn,	38
Worcester,	42, 44
Wrentham,	56
Yarmouth,	64

SAVINGS INSTITUTIONS.

Abington,	100
Adams,	94
Andover,	80
Barnstable,	104
Blackstone,	88
Boston,	80
Cambridge,	84
Cambridgeport,	86
Canton,	96
Charlestown,	86
Chelsea,	80
Clinton,	88

	Page.
Cohasset,	96
Concord,	86
Danvers,	82
Dedham,	96
Dorchester,	96
Fairhaven,	98
Fall River,	100
Fitchburg,	90
Framingham,	86
Gloucester,	82
Greenfield,	94
Haverhill,	82
Hingham,	100
Lancaster,	90
Lawrence,	82
Lee,	94
Lowell,	86, 88
Lynn,	82
Milford,	90
Millbury,	90
Nantucket,	104
New Bedford,	100
Newburyport,	84
Newton,	88
Northampton,	92
North Bridgewater,	102
Pittsfield,	96
Plymouth,	102
Provincetown,	104
Quincy,	98
Randolph,	98
Rockport,	84
Roxbury,	98
Salem,	84
Salisbury,	84
Scituate,	102
Southbridge,	90
South Scituate,	102
Springfield,	92, 94
Taunton,	100
Waltham,	88
Ware,	92
Wareham,	102
Westfield,	94
Weymouth,	98
Worcester,	92

FIVE CENTS SAVINGS BANKS.

Boston,	104
Charlestown,	106
Danvers,	108
East Cambridge,	106
Lowell,	106
Newburyport,	106
Springfield,	106
Woburn,	108
Worcester,	108

PUBLIC DOCUMENT..... .....No. 2.

ABSTRACTS

OF THE

RETURNS FROM THE BANKS,

AND FROM THE

INSTITUTIONS FOR SAVINGS

IN

MASSACHUSETTS.

1857.

PREPARED FROM OFFICIAL RETURNS,
BY FRANCIS DEWITT,
SECRETARY OF THE COMMONWEALTH.

BOSTON:
WILLIAM WHITE, PRINTER TO THE STATE.
1857.

The official circular, requiring Returns from the Banks, was issued by the Governor on the second day of November, and had reference to their condition on the third Saturday, being the seventeenth day of October, 1857.

All the Returns have been received.

CONDITION

OF THE

BANKS IN MASSACHUSETTS,

ON THE

THIRD SATURDAY OF OCTOBER,

1857.

	BOSTON.				
DUE FROM THE BANK.	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
Capital Stock,	$500,000 00	$500,000 00	$750,000 00	$900,000 00	$400,000 00
Bills in circulation,	139,701 00	75,336 00	222,019 00	236,569 00	170,279 00
Net profits on hand,	52,356 29	63,255 40	49,470 13	147,431 68	31,834 63
Balances due to other Banks,	40,543 70	12,513 06	– –	32,974 38	993 47
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	186,289 83	194,398 06	238,417 50	485,481 81	209,818 86
Cash deposited bearing interest,	– –	– –	43,678 89	100,000 00	– –
Total amount due from the Bank,	918,890 82	845,502 52	1,303,585 52	1,902,456 87	812,925 96
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	23,297 71	21,248 46	21,965 00	146,110 37	17,767 12
Real Estate,	45,000 00	– –	4,120 73	65,000 00	– –
Bills of Banks in this, and of the other New England States,	40,392 00	57,759 00	158,505 58	76,224 59	39,775 00

Balances due from other Banks, . . .	52,333 36	22,268 40	15,739 91	31,387 17	21,913 43
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	757,867 75	744,226 66	1,103,254 30	1,583,734 74	733,470 41
Total amount of the Resources of the Bank, .	918,890 82	845,502 52	1,303,585 52	1,902,456 87	812,925 96
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 3 per cent., 15,000 00	April, 1857, 4 per cent., 20,000 00	April, 1857, 4 per cent., 30,000 00	April, 1857, 4 per cent., 36,000 00	April, 1857, 4½ per cent., 18,000 00
	October, 1857, 3 per cent., 15,000 00	October, 1857, 3½ per cent., 17,500 00	October, 1857, 4 per cent., 30,000 00	October, 1857, 4 per cent., 36,000 00	October, 1857, 4½ per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	59,150 81	61,910 96	39,464 89	127,606 97	30,225 26
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	– –	450 00	26,550 00	– –	11,150 00
Amount of Debts due and not paid, and considered doubtful, ...	31,217 04	11,829 80	7,395 46	2,227 46	10,000 00

	BOSTON—Continued.				
DUE FROM THE BANK.	Broadway.	City.	Columbian.	Bank of Commerce.	Eagle.
Capital Stock,	$150,000 00	$1,000,000 00	$750,000 00	$2,000,000 00	$700,000 00
Bills in circulation,	47,099 00	170,554 00	144,708 00	256,547 00	167,974 00
Net profits on hand,	5,153 02	120,519 55	54,382 09	159,822 54	88,246 35
Balances due to other Banks,	– –	103,280 33	932 16	461,617 70	22,379 72
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	30,249 33	320,498 49	238,419 19	406,067 49	493,616 36
Cash deposited bearing interest,	– –	– –	250,000 00	65,500 00	150,000 00
Total amount due from the Bank,	232,501 35	1,714,852 37	1,438,441 44	3,349,554 73	1,622,216 43
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	4,044 75	90,332 12	79,872 28	35,044 79	129,871 22
Real Estate,	10,304 74	30,000 00	– –	10,632 76	– –
Bills of Banks in this, and of the other New England States,	8,541 00	35,536 00	42,990.00	289,983 83	150,231 00

Balances due from other Banks, . . .	3,979 02	19,898 02	38,969 61	148,656 28	15,255 96
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	205,631 84	1,539,086 23	1,276,609 55	2,865,237 07	1,326,858 25
Total amount of the Resources of the Bank,	232,501 35	1,714,852 37	1,438,441 44	3,349,554 73	1,622,216 43
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 6,000 00	April, 1857, 3½ per cent., 35,000 00	April, 1857, 3½ per cent., 26,250 00	April, 1857, 3½ per cent., 70,000 00	April, 1857, 4 per cent., 28,000 00
	October, 1857, 3½ per cent., 5,250 00	October, 1857, 3½ per cent., 35,000 00	October, 1857, 3½ per cent., 26,250 00	October, 1857, 3½ per cent., 70,000 00	October, 1857, 4 per cent., 28,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	4,544 58	100,637 39	53,816 44	135,000 00	88,519 13
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	5,700 00	– –	2,500 00	50,148 17	600 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	23,480 59	– –	29,701 07	– –

	BOSTON—Continued.				
DUE FROM THE BANK.	Eliot.	Exchange.	Faneuil Hall.	Freeman's.	Globe
Capital Stock,	$600,000 00	$1,000,000 00	$500,000 00	$400,000 00	$1,000,000 00
Bills in circulation,	132,954 00	311,771 00	231,956 00	193,312 00	135,430 00
Net profits on hand,	39,627 91	176,722 38	51,444 26	56,555 42	196,979 05
Balances due to other Banks,	27,366 12	184,078 65	4,117 77	26,523 72	179,452 97
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	168,683 25	379,568 37	256,878 33	156,970 12	373,124 63
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Bank,	968,631 28	2,052,140 40	1,044,396 36	833,361 26	1,884,986 65
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	37,047 55	40,298 69	45,452 31	12,786 42	125,721 93
Real Estate,	– –	– –	60,000 00	– –	– –
Bills of Banks in this, and of the other New England States,	99,374 31	248,898 33	67,853 00	54,925 00	141,204 00

Balances due from other Banks, . . .	15,050 73	66,632 62	33,305 26	45,178 97	33,972 95
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	817,158 69	1,696,310 76	837,785 79	720,470 87	1,584,087 77
Total amount of the Resources of the Bank,	968,631 28	2,052,140 40	1,044,396 36	833,361 26	1,884,986 65
Rate and amount of dividends since the last Annual Return, with dates, . . .	April, 1857, $3\frac{1}{2}$ per cent., 21,000 00	April, 1857, 5 per cent., 50,000 00	April, 1857, 4 per cent., 20,000 00	April, 1857, 5 per cent., 20,000 00	April, 1857, 4 per cent., 40,000 00
	October, 1857, $3\frac{1}{2}$ per cent., 21,000 00	October, 1857, 5 per cent., 50,000 00	October, 1857, 4 per cent., 20,000 00	October, 1857, 5 per cent., 20,000 00	October, 1857, 4 per cent., 40,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	31,691 74	157,170 79	42,285 04	52,000 00	196,979 05
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	– –	1,000 00	16,000 00	5,000 00	14,600 00
Amount of Debts due and not paid, and considered doubtful, ...	1,240 91	1,750 88	– –	5,500 00	28,000 00

	BOSTON—Continued.				
	Granite.	Hamilton.	Howard Banking Co.	Market.	Massachusetts.
DUE FROM THE BANK.					
Capital Stock,	$900,000 00	$500,000 00	$500,000 00	$560,000 00	$800,000 00
Bills in circulation,	131,871 00	119,638 00	121,397 00	114,399 00	130,849 00
Net profits on hand,	58,672 03	117,969 38	35,524 65	98,338 92	79,477 84
Balances due to other Banks,	71,643 85	4,376 06	35,166 62	140,290 48	11,309 87
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	482,181 63	283,145 81	106,750 20	210,345 27	775,256 73
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Bank,	1,644,368 51	1,025,129 25	798,838 47	1,123,373 67	1,796,893 44
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	70,436 55	61,188 70	41,986 72	33,405 25	306,317 46
Real Estate,	– –	– –	– –	– –	75,812 24
Bills of Banks in this, and of the other New England States,	129,008 00	58,621 00	56,054 35	139,708 41	71,963 00

Balances due from other Banks, . . .	27,552 34	13,431 62	7,720 30	20,029 29	18,396 80
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	1,417,371 62	891,887 93	693,077 10	930,230 72	1,324,403 94
Total amount of the Resources of the Bank,	1,644,368 51	1,025,129 25	798,838 47	1,123,373 67	1,796,893 44
Rate and amount of dividends since the last Annual Return, with dates, . . .	April, 1857, $3\frac{1}{2}$ per cent., 31,500 00	April, 1857, 4 per cent., 20,000 00	April, 1857, $3\frac{1}{2}$ per cent., 17,500 00	April, 1857, 5 per cent., 28,000 00	April, 1857, $3\frac{1}{5}$ per cent., 25,600 00
	October, 1857, 3 per cent., 27,000 00	October, 1857, 4 per cent., 20,000 00	October, 1857, 3 per cent., 15,000 00	October, 1857, 5 per cent., 28,000 00	October, 1857, $3\frac{1}{5}$ per cent., 25,600 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	48,000 00	101,000 00	31,990 34	82,785 62	64,552 81
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	25,378 75	– –	40,356 75	– –	750 00
Amount of Debts due and not paid, and considered doubtful, ...	31,257 68	3,994 88	5,950 44	2,972 80	4,818 52

	BOSTON—Continued.				
	Maverick.	Mechanics'.	Merchants'.	National.	New England.
DUE FROM THE BANK.					
Capital Stock,	$400,000 00	$250,000 00	$4,000,000 00	$750,000 00	$1,000,000 00
Bills in circulation,	153,195 00	89,186 00	417,759 00	181,691 00	160,770 00
Net profits on hand,	15,350 67	30,306 35	269,362 03	33,750 67	56,516 55
Balances due to other Banks,	1,141 93	– –	496,299 04	51,516 23	125,231 59
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	100,778 40	89,895 87	985,497 19	180,647 75	285,206 12
Cash deposited bearing interest,	– –	– –	– –	– –	44,453 15
Total amount due from the Bank,	670,466 00	459,388 22	6,168,917 26	1,197,605 65	1,672,177 41
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	29,999 33	12,935 89	214,369 00	27,983 01	133,678 72
Real Estate,	– –	18,500 00	390,000 00	– –	32,600 00
Bills of Banks in this, and of the other New England States,	656 00	2,896 00	453,781.11	77,238 28	82,121 00

Balances due from other Banks, . . .	55,435 45	41,413 06	77,801 34	10,791 34	17,038 24
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	584,375 22	383,643 27	5,032,965 81	1,081,593 02	1,406,739 45
Total amount of the Resources of the Bank,	670,466 00	459,388 22	6,168,917 26	1,197,605 65	1,672,177 41
Rate and amount of dividends since the last Annual Return, with dates, . . .	April, 1857, 3 per cent., 12,000 00	April, 1857, 4 per cent., 10,000 00	April, 1857, 3½ per cent., 140,000 00	April, 1857, 3½ per cent., 26,250 00	April, 1857, 4 per cent., 40,000 00
	October, 1857, 3½ per cent., 14,000 00	October, 1857, 4 per cent., 10,000 00	October, 1857, 3½ per cent., 140,000 00	October, 1857, 3½ per cent., 26,250 00	October, 1857, 4 per cent., 40,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	13,369 69	24,200 00	292,352 62	31,066 61	40,698 99
Amount of debts due to the Bank, secured by a pledge on its Stock, ...	19,820 00	750 00	65,175 00	10,000 00	3,000 00
Amount of Debts due and not paid, and considered doubtful, ...	1,509 58	3,075 42	5,203 98	– –	2,609 10

	BOSTON—Continued.				
DUE FROM THE BANK.	North.	Bank of N. America.	Shawmut.	Shoe and Leather Dealers'.	State.
Capital Stock,	$750,000 00	$750,000 00	$750,000 00	$1,000,000 00	$1,800,000 00
Bills in circulation,	136,386 00	183,376 00	134,580 00	179,741 00	226,223 75
Net profits on hand,	29,425 36	42,235 25	47,711 76	130,554 26	282,461 50
Balances due to other Banks,	21,506 50	44,849 90	40,538 76	130,871 03	45,274 84
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	276,130 50	175,658 89	190,777 13	229,095 33	762,954 22
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Bank,	1,213,448 36	1,196,120 04	1,163,607 65	1,670,261 62	3,116,914 31
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	46,726 83	22,350 93	28,983 17	48,824 08	152,264 54
Real Estate,	– –	– –	– –	40,000 00	– –
Bills of Banks in this, and of the other New England States,	76,404 00	37,056 00	84,707 00	102,129 61	112,297 35

Balances due from other Banks, . . .	29,480 18	71,651 16	15,256 99	64,930 74	59,455 40
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	1,060,837 35	1,065,061 95	1,034,660 49	1,414,377 19	2,792,897 02
Total amount of the Resources of the Bank,	1,213,448 36	1,196,120 04	1,163,607 65	1,670,261 62	3,116,914 31
Rate and amount of dividends since the last Annual Return, with dates, . . .	April, 1857, $3\frac{1}{2}$ per cent., 26,250 00	April, 1857, $3\frac{1}{2}$ per cent., 26,250 00	April, 1857, 4 per cent., 30,000 00	April, 1857, $4\frac{1}{2}$ per cent., 45,000 00	April, 1857, 4 per cent., 72,000 00
	October, 1857, 3 per cent., 22,500 00	October, 1857, $3\frac{1}{2}$ per cent., 26,250 00	October, 1857, 4 per cent., 30,000 00	October, 1857, $4\frac{1}{2}$ per cent., 45,000 00	October, 1857, $3\frac{1}{2}$ per cent., 63,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	26,199 10	46,190 91	35,469 40	110,000 00	275,378 64
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	5,547 58	7,900 00	8,500 00	1,170 00	10,250 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	2,500 00	10,000 00	– –	Charged to profit and loss account.

	BOSTON—Continued.				
	Suffolk.	Traders'.	Tremont.	Union.	Washington.
DUE FROM THE BANK.					
Capital Stock,	$1,000,000 00	$600,000 00	$1,250,000 00	$1,000,000 00	$750,000 00
Bills in circulation,	558,348 00	84,192 00	277,236 00	154,131 00	216,228 00
Net profits on hand,	248,728 96	38,895 51	96,840 52	121,259 00	85,297 30
Balances due to other Banks,	662,348 49	53,363 45	297,845 23	50,008 56	7,838 72
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	1,277,803 07	161,151 21	470,717 71	450,613 58	291,300 75
Cash deposited bearing interest,	– –	110,000 00	– –	– –	18,255 17
Total amount due from the Bank,	3,747,228 52	1,047,602 17	2,392,639 46	1,776,012 14	1,368,919 94
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	308,439 95	21,122 34	44,549 26	26,103 09	71,437 18
Real Estate,	120,000 00	– –	*	– –	– –
Bills of Banks in this, and of the other New England States,	318,833 00	36,729 00	219,756 00	116,911 60	79,152 00

Balances due from other Banks, . . .	1,520,202 53	32,914 56	83,605 89	60,521 72	21,330 10
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	1,479,753 04	956,836 27	2,044,728 31	1,572,475 73	1,197,000 66
Total amount of the Resources of the Bank,	3,747,228 52	1,047,602 17	2,392,639 46	1,776,012 14	1,368,919 94
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 5 per cent., 50,000 00	April, 1857, 3½ per cent., 21,000 00	April, 1857, 4 per cent., 50,000 00	April, 1857, 4 per cent., 40,000 00	April, 1857, 4 per cent., 30,000 00
	October, 1857, 5 per cent., 50,000 00	October, 1857, 3½ per cent., 21,000 00	October, 1857, 4 per cent., 50,000 00	October, 1857, 4 per cent., 40,000 00	October, 1857, 3½ per cent., 26,250 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	251,391 60	28,287 75	94,394 98	† 114,071 40	73,400 00
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	9,500 00	8,500 00	– –	2,245 00	3,450 00
Amount of Debts due and not paid, and considered doubtful, ...	2,710 00	15,600 00	2,000 00	14,900 00	8,000 00

* "Real Estate not valued on the books of the Bank."

† "Interest received, but not earned, is included in 'net profits on hand,' and in 'reserved Profits.'"

	BOSTON—Continued.	CHELSEA.	ANDOVER.	BEVERLY.	
	Webster.	Tradesman's.	Andover Bank.	Bass River.	Beverly.
DUE FROM THE BANK.					
Capital Stock,	$1,500,000 00	$150,000 00	$250,000 00	$100,000 00	$125,000 00
Bills in circulation,	393,186 00	34,099 00	89,219 00	46,579 00	71,439 00
Net profits on hand,	109,661 77	15,357 10	28,908 05	8,948 28	5,429 67
Balances due to other Banks,	192,861 08	22,070 22	– –	2,996 62	1,640 41
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	442,608 76	31,162 34	17,624 89	20,785 97	28,484 58
Cash deposited bearing interest,	202,337 44	2,630 58	9,802 59	– –	– –
Total amount due from the Bank,	2,840,655 05	255,319 24	395,554 53	179,309 87	231,993 66
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	89,793 28	8,758 27	6,791 60	2,879 31	4,046 41
Real Estate,	– –	– –	5,000 00	5,378 85	– –
Bills of Banks in this, and of the other New England States,	221,666 00	9,406 86	2,381 00	5,755 50	774 61

Balances due from other Banks, . . .	42,729 48	5,943 35	16,438 26	12,627 48	195 41
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	2,486,466 29	231,210 76	364,943 67	152,668 73	226,977 23
Total amount of the Resources of the Bank,	2,840,655 05	255,319 24	395,554 53	179,309 87	231,993 66
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, $3\frac{1}{2}$ per cent., 52,500 00	April, 1857, 4 per cent., 6,000 00	April, 1857, $3\frac{1}{2}$ per cent., 8,750 00	No dividend.	April, 1857, $3\frac{1}{2}$ per cent., 4,375 00
	October, 1857, $3\frac{1}{2}$ per cent., 52,500 00	October, 1857, 4 per cent., 6,000 00	October, 1857, $3\frac{1}{2}$ per cent., 8,750 00		October, 1857, $3\frac{1}{2}$ per cent., 4,375 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	75,710 32	15,357 10	28,051 11	1,654 75	2,625 17
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	– –	14,500 00	5,580 00	7,300 00	1,150 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	2,746 92	13,014 94	– –

	DANVERS.	SOUTH DANVERS.		GLOUCESTER.	
	Village.	Danvers.	Warren.	Bank of Cape Ann.	Gloucester.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$150,000 00	$250,000 00	$150,000 00	$300,000 00
Bills in circulation,	70,895 00	62,198 00	95,940 50	71,815 00	107,617 00
Net profits on hand,	18,555 08	27,464 14	25,933 58	2,886 96	17,678 29
Balances due to other Banks,	2,041 57	1,885 58	343 28	– –	286 85
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	34,369 04	11,812 59	30,848 57	29,603 95	56,449 33
Cash deposited bearing interest,	15,000 00	20,000 00	19,075 55	– –	– –
Total amount due from the Bank,	340,860 69	273,360 31	422,141 48	254,305 91	482,031 47
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	5,329 04	4,728 46	7,216 63	5,616 32	7,318 19
Real Estate,	17,782 69	1,500 00	9,950 08	6,081 05	9,000 00
Bills of Banks in this, and of the other New England States,	7,866 02	9,536 53	8,815 70	600 00	5,842 21

Balances due from other Banks, . . .	33,054 05	8,977 34	32,173 64	9,584 34	13,829 59
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	276,828 89	248,617 98	363,985 43	232,424 20	446,041 48
Total amount of the Resources of the Bank,	340,860 69	273,360 31	422,141 48	254,305 91	482,031 47
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 8,000 00	April, 1857, 3½ per cent., 5,250 00	October, 1856, 4 per cent., 8,000 00	April, 1857, 3½ per cent., 5,250 00	April, 1857, 3½ per cent., 10,500 00
	October, 1857, 3½ per cent., 7,000 00	October, 1857, 4 per cent., 6,000 00	April, 1857, 4 per cent., 8,000 00	October, 1857, 3½ per cent., 5,250 00	October, 1857, 4 per cent., 12,000 00
			October, 1857, 4 per cent., 8,000 00		
			2 months' int. on 50,000 00 500 00		
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	17,622 02	29,917 74	25,325 24	3,139 57	18,313 02
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	– –	– –	– –	16,095 00	5,098 00
Amount of Debts due and not paid, and considered doubtful, ...	1,393 00	5,000 00	– –	– –	– –

	HAVERHILL.				LAWRENCE.
DUE FROM THE BANK.	Essex.	Haverhill.	Merrimack.	Union.	Bay State.
Capital Stock,	$100,000 00	$200,000 00	$180,000 00	$200,000 00	$500,000 00
Bills in circulation,	37,458 00	66,725 00	50,387 00	53,658 00	162,763 00
Net profits on hand,	3,006 91	23,548 71	22,187 05	24,753 94	59,408 56
Balances due to other Banks,	4,122 99	221 81	8,713 35	– –	2,195 96
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	12,193 86	17,133 47	17,323 64	17,538 32	47,324 96
Cash deposited bearing interest,	10,000 00	8,000 00	20,000 00	– –	– –
Total amount due from the Bank,	166,781 76	315,628 99	298,611 04	295,950 26	771,692 48
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	1,910 21	4,065 85	3,708 18	2,857 67	9,538 98
Real Estate,	8,500 00	5,000 00	2,000 00	3,000 00	20,000 00
Bills of Banks in this, and of the other New England States,	2,401 00	2,196 54	801 00	9,035 00	2,425 06

Balances due from other Banks, . . .	4,435 07	7,506 55	16,892 10	13,740 19	31,713 97
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	149,535 48	296,860 05	275,209 76	267,317 40	708,014 47
Total amount of the Resources of the Bank,	166,781 76	315,628 99	298,611 04	295,950 26	771,692 48
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 4,000 00	April, 1857, 4½ per cent., 6,750 00	April, 1857, 4 per cent., 7,200 00	April, 1857, 5 per cent., 7,500 00	April, 1857, 4 per cent., 20,000 00
	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent. on old stock, 6,000 00 2 per cent. on new stock, for 3 months, 1,000 00	October, 1857, 4 per cent., 7,200 00	October, 1857, 4½ per cent. on old stock, 6,750 00 2 per cent on 50,000 00 new stock, 1,000 00	October, 1857, 4 per cent., 20,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,500 00	23,000 00	21,200 00	24,246 72	57,327 87
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	– –	50 00	1,300 00	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	500 00	– –

	LAWRENCE—Con.	LYNN.			MARBLEHEAD.
DUE FROM THE BANK.	Pemberton.	City.	Laighton.	Lynn Mechanics'.	Grand Bank.
Capital Stock,	$100,000 00	$100,000 00	$200,000 00	$242,820 00	$100,000 00
Bills in circulation,	51,937 00	67,017 00	39,165 00	95,839 00	59,667 00
Net profits on hand,	7,660 61	3,498 65	13,587 94	33,326 13	8,295 35
Balances due to other Banks,	– –	1,331 74	31,208 32	8,587 40	– –
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	14,584 42	15,748 39	26,339 22	68,281 75	31,847 73
Cash deposited bearing interest,	– –	– –	– –	9,900 00*	– –
Total amount due from the Bank,	174,182 03	187,595 78	310,300 48	458,754 28	199,810 08
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	3,432 10	4,218 36	5,004 79	7,981 66	6,820 16
Real Estate,	10,915 69	– –	– –	12,000 00	8,790 00
Bills of Banks in this, and of the other New England States,	3,875 00	3,760 80	3,447 91	3,133 00	1,123 00

Balances due from other Banks, . . .	24,586 94	16,870 50	12,768 73	41,962 50	20,284 85
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	131,372 30	162,746 12	289,079 05	393,677 12	162,792 07
Total amount of the Resources of the Bank,	174,182 03	187,595 78	310,300 48	458,754 28	199,810 08
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 4,000 00	April, 1857, 3½ per cent., 3,500 00	April, 1857, 4 per cent., 8,000 00	April, 1857, 5 per cent., 10,000 00	April, 1857, 3½ per cent., 3,500 00
	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent., 4,000 00	– –	October, 1857, 5 per cent., 10,000 00	October, 1857, 3½ per cent., 3,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	6,602 92	3,027 39	13,481 09	32,239 85	8,192 14
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	180 00	2,100 00	5,700 00	12,738 00	5,163 13
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	2,000 00	– –	– –

* "By Lynn Institution for Savings."

	MARBLEHEAD—Con.	METHUEN.	NEWBURYPORT.		
	Marblehead.	Spicket Falls.	Mechanics'.	Merchants'.	Ocean.
DUE FROM THE BANK.					
Capital Stock,	$120,000 00	$100,000 00	$200,000 00	$210,000 00	$150,000 00
Bills in circulation,	60,892 00	38,455 00	75,677 00	48,353 00	106,325 00
Net profits on hand,	7,003 81	9,917 43	22,516 74	4,572 94	21,008 17
Balances due to other Banks,	583 25	2,011 78	4,850 88	3,361 39	– –
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	16,963 10	7,979 09	46,293 13	25,952 66	82,832 83
Cash deposited bearing interest,	– –	– –	– –	– –	757 23
Total amount due from the Bank,	205,442 11	158,363 30	349,337 75	292,239 99	360,923 23
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	8,038 89	3,512 50	6,693 16	7,936 30	10,223 95
Real Estate,	6,333 33	– –	4,500 00	4,500 00	2,500 00
Bills of Banks in this, and of the other New England States,	1,531 00	2,011 00	1,295 00	795 00	1,767 38

Balances due from other Banks, . . .	18,803 95	6,403 88	24,661 34	4,125 87	51,891 36
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	170,734 99	146,435 92	312,188 25	274,882 82	294,540 54
Total amount of the Resources of the Bank,	205,442 16	158,363 30	349,337 75	292,239 99	360,923 23
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 3½ per cent., 4,200 00	April, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent., 8,000 00	April, 1857, 3 per cent., 6,300 00	January, 1857, extra dividend, 10 per cent., 15,000 00
	October, 1857, 3½ per cent., 4,200 00	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent., 8,000 00	October, 1857, 3 per cent., 6,300 00	April, 1857, 5 per cent., 7,500 00
					October, 1857, 5 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	6,259 05	9,902 17	21,666 34	5,158 39	20,024 11
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	4,825 00	– –	1,595 00	1,220 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	2,763 37	– –	– –	1,800 00	– –

	ROCKPORT.	SALEM.			
	Rockport.	Asiatic.	Commercial.	Exchange.	Mercantile.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$315,000 00	$200,000 00	$200,000 00	$200,000 00
Bills in circulation,	92,126 00	74,603 00	71,181 00	74,716 00	44,949 00
Net profits on hand,	6,239 18	24,583 97	22,598 18	13,352 80	21,130 10
Balances due to other Banks,	– –	17,374 27	10,768 85	2,393 94	– –
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	36,826 32	77,856 14	89,721 33	37,776 56	55,388 64
Cash deposited bearing interest,	– –	– –	20,000 00	13,000 00	– –
Total amount due from the Bank,	285,191 50	509,417 38	414,269 36	341,239 30	321,467 74
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	5,296 82	6,175 60	4,336 27	3,843 42	4,923 10
Real Estate,	– –	24,254 01	7,269 00	3,000 00	5,000 00
Bills of Banks in this, and of the other New England States,	3,397 00	8,648 53	5,872 13	3,513 48	4,500 00

Balances due from other Banks, . . .	23,835 88	22,202 34	10,382 18	17,407 37	9,230 98
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	252,661 80	448,136 90	386,409 78	313,475 03	297,813 66
Total amount of the Resources of the Bank, .	285,191 50	509,417 38	414,269 36	341,239 30	321,467 74
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 6,000 00 October, 1857, 4 per cent., 6,000 00	April, 1857, 4½ per cent., 9,450 00 October, 1857, 4 per cent. on old stock, 8,400 00 1½ per cent. on new, 1,575 00	April, 1857, 4 per cent., 8,010 00 October, 1857, 4 per cent., 8,010 00	April, 1857, 3¾ per cent., $2.50 per share, 7,500 00 October, 1857, 3 per cent., $2 per share, 6,000 00	– – October, 1857, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	10,547 48	19,561 35	22,274 87	12,875 62	21,272 34
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	7,367 00	7,400 00	1,300 00	– –	675 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	900 00	1,200 00	200 25	18,500 00

	SALEM—Continued.			SALISBURY.	BRIGHTON.
	Merchants'.	Naumkeag.	Salem.	Powow River.	Bank of Brighton
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$500,000 00	$250,000 00	$100,000 00	$250,000 00
Bills in circulation,	77,990 00	129,016 00	79,428 00	76,224 00	130,110 00
Net profits on hand,	15,465 79	40,071 46	3,436 00	14,060 51	9,443 70
Balances due to other Banks,	230 88	1,169 50	683 72	– –	2,791 27
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	47,476 04	163,766 80	29,179 44	19,803 68	50,578 19
Cash deposited bearing interest,	51,504 72	27,024 33	– –	7,400 00	– –
Total amount due from the Bank,	392,667 43	861,048 09	362,727 16	217,488 19	442,923 16
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	4,691 94	15,239 69	2,967 43	6,060 15	6,940 71
Real Estate,	– –	4,365 00	4,377 97	4,900 00	5,000 00
Bills of Banks in this, and of the other New England States,	1,389 78	2,769 24	960 00	561 00	11,882 35

Balances due from other Banks, . . .	12,440 80	42,564 40	1,956 48	37,484 49	5,052 11
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	374,144 91	796,109 76	352,465 28	168,482 55	414,047 99
Total amount of the Resources of the Bank,	392,667 43	861,048 09	362,727 16	217,488 19	442,923 16
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 3 per cent., 6,000 00	April, 1857, 3½ per cent., 17,500 00	– –	April, 1857, 5 per cent., 5,000 00	April, 1857, 3 per cent., 7,500 00
	October, 1857, 3 per cent., 6,000 00	October, 1857, 3½ per cent., 17,500 00	October, 1857, 3 per cent., 7,500 00	October, 1857, 5 per cent., 5,000 00	October, 1857, 4 per cent., 10,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	14,362 21	37,269 23	3,329 42	13,684 49	8,206 00
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	600 00	5,500 00	5,258 00	– –	7,420 00
Amount of Debts due and not paid, and considered doubtful, ...	13,480 97	2,000 00	15,000 00	1,405 15	600 00

	BRIGHTON—Con.	CAMBRIDGE.			
	Brighton Market.	Cambridge.	Cambridge City.	Cambridge Market.	Charles River.
DUE FROM THE BANK.					
Capital Stock,	$250,000 00	$100,000 00	$100,000 00	$150,000 00	$100,000 00
Bills in circulation,	158,851 00	45,090 00	54,703 00	57,762 00	44,141 00
Net profits on hand,	9,546 44	14,706 55	6,605 47	6,366 71	10,874 09
Balances due to other Banks,	– –	– –	537 50	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	62,845 81	24,012 76	88,772 57	15,142 00	33,418 26
Cash deposited bearing interest,	– –	10,000 00*	– –	– –	– –
Total amount due from the Bank,	481,243 25	193,809 31	250,618 54	229,270 71	188,433 35
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	13,100 30	11,451 24	7,913 53	7,395 33	5,532 26
Real Estate,	8,270 28	6,000 00	– –	4,800 00	– –
Bills of Banks in this, and of the other New England States,	8,339 50	2,266 50	1,770 00	1,366 55	63 00

Balances due from other Banks, . . .	42,908 82	14,080 99	71,872 03	11,834 61	11,929 88
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	408,624 35	160,010 58	169,062 98	203,874 22	170,908 21
Total amount of the Resources of the Bank,	481,243 25	193,809 31	250,618 54	229,270 71	188,433 35
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 5 per cent. on 200,000 00 10,000 00 October, 1857, $4\frac{1}{2}$ per cent. on 200,000 00 For 6 months, 9,000 00 $2\frac{1}{4}$ per cent. on 50,000 00 3 months, 1,125 00	April, 1857, $4\frac{1}{2}$ per cent., 4,500 00 October, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent., 4,000 00 October, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent., 6,000 00 October, 1857, 3 per cent., 4,500 00	April, 1857, 3 per cent., 3,000 00 October, 1857, 3 per cent., 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	9,647 33	14,949 44	4,629 43	6,400 00	11,367 53
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	12,100 00	6,500 00	3,250 00	13,600 00	2,250 00
Amount of Debts due and not paid, and considered doubtful, ...	1,329 63	– –	– –	1,800 00	6,000 00

* "Cambridgeport Savings Bank."

	CAMBRIDGE—Con.	CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	Lechmere.	Bunker Hill.	Monument.	Concord.	Framingham.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$300,000 00	$150,000 00	$100,000 00	$200,000 00
Bills in circulation,	68,211 00	160,158 00	102,870 00	76,417 00	82,376 00
Net profits on hand,	6,586 36	41,826 03	4,527 07	10,505 82	27,705 11
Balances due to other Banks,	– –	– –	461 27	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	54,875 15	212,064 44	40,829 17	18,596 87	21,187 05
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Bank,	229,672 51	714,048 47	298,687 51	205,519 69	331,268 16
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	33,469 93	41,294 54	15,670 05	7,310 76	9,131 42
Real Estate,	– –	24,000 00	7,500 00	2,400 00	3,000 00
Bills of Banks in this, and of the other New England States,	9,056 94	9,315 00	5,601 00	451 97	5,826 00

Balances due from other Banks, . . .	12,867 48	111,365 32	17,927 32	24,182 77	28,074 83
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	174,278 16	528,073 61	251,989 14	171,144 19	285,235 91
Total amount of the Resources of the Bank,	229,672 51	714,048 47	298,687 51	205,519 69	331,268 16
Rate and amount of Dividends since the last Annual Return, with dates, . . .	October, 1856, 4 per cent., 4,000 00	April, 1857, 4 per cent., 12,000 00	April, 1857, 3½ per cent., 5,250 00	April, 1857, 3½ per cent., 3,500 00	April, 1857, 5 per cent., 10,000 00
	April, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent., 12,000 00	October, 1857, 3½ per cent., 5,250 00	October, 1857, 3½ per cent., 3,500 00	October, 1857, 4½ per cent., 9,000 00
	October, 1857, 4 per cent., 4,000 00				
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	6,352 22	39,860 92	2,800 00	9,041 98	27,100 00
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	8,100 00	5,700 00*	3,184 50	5,780 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	4,231 00	– –

* "91 shares as collateral."

	HOLLISTON.	HOPKINTON.	LOWELL.		
DUE FROM THE BANK.	Holliston.	Hopkinton.	Appleton.	Lowell.	Merchants'.
Capital Stock,	$100,000 00	$100,000 00	$200,000 00	$200,000 00	$100,000 00
Bills in circulation,	42,789 00	51,982 00	120,845 00	107,571 00	51,581 00
Net profits on hand,	4,355 07	12,511 13	27,714 50	34,954 68	4,831 45
Balances due to other Banks,	1,020 79	1,673 56	– –	336 29	– –
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	13,542 75	18,868 76	69,050 37	36,902 61	21,963 54
Cash deposited bearing interest,	– –	– –	– –	– –	5,000 00
Total amount due from the Bank,	161,707 61	185,035 45	417,609 87	379,764 58	183,375 99
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	4,318 28	2,846 85	4,315 00	4,365 94	4,797 52
Real Estate,	– –	– –	15,000 00	– –	12,000 00
Bills of Banks in this, and of the other New England States,	888 02	262 00	7,944 88	18,805 01	4,115 92

Balances due from other Banks, . . .	3,367 21	2,210 83	23,318 97	36,392 64	8,498 40
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	153,134 10	179,715 77	367,031 02	320,200 99	153,964 15
Total amount of the Resources of the Bank,	161,707 61	185,035 45	417,609 87	379,764 58	183,375 99
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent., 4,000 00	April, 1857, 5 per cent., 10,000 00	April, 1857, 5 per cent., 10,000 00	April, 1857, 3½ per cent., 3,500 00
	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent. 4,000 00	October, 1857, 5 per cent., 10,000 00	October, 1857, 5 per cent., 10,000 00	October, 1857, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	4,000 00	11,889 71	23,101 00	35,629 34	2,400 00
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	2,600 00	– –	700 00	2,975 00	1,700 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	472 18	1,875 86	10,300 00	500 00

	LOWELL—Continued.			MALDEN.	NEWTON.
DUE FROM THE BANK.	Prescott.	Railroad.	Wamesit.	Malden.	Newton.
Capital Stock,	$200,000 00	$600,000 00	$150,000 00	$100,000 00	$150,000 00
Bills in circulation,	107,451 00	282,726 00	76,963 00	49,985 00	62,602 00
Net profits on hand,	29,731 03	113,070 35	8,803 22	8,407 37	20,639 18
Balances due to other Banks,	– –	370 34	– –	10,915 65	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	41,095 51	54,336 56	49,621 55	13,198 01	41,972 14
Cash deposited bearing interest,	– –	36,000 00	– –	– –	– –
Total amount due from the Bank,	378,277 54	1,086,503 25	285,387 77	182,506 03	275,213 32
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	6,026 75	6,269 69	2,276 77	3,975 50	4,657 48
Real Estate,	– –	– –	12,792 15	5,602 64	4,934 21
Bills of Banks in this, and of the other New England States,	7,775 76	1,180 00	6,196 16	246 00	2,384 00

Balances due from other Banks, . . .	13,717 41	25,905 27	21,122 83	7,821 03	8,599 46
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	350,757 62	1,053,148 29	242,999 86	164,860 86	254,638 17
Total amount of the Resources of the Bank,	378,277 54	1,086,503 25	285,387 77	182,506 03	275,213 32
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 8,000 00	April, 1857, 4 per cent., 24,000 00	April, 1857, 4 per cent., 6,000 00	April, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent., 6,000 00
	October, 1857, 4 per cent., 8,000 00	October, 1857, 4 per cent., 24,000 00	October, 1857, 4 per cent., 6,000 00	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	25,500 00	102,100 00	5,416 66	8,201 10	20,632 78
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	800 00	4,100 00	2,850 00	3,175 00	1,075 00
Amount of Debts due and not paid, and considered doubtful, ...	4,610 99	45,000 00*	– –	2,000 00	1,188 50

* "$27,000 of which is considered good."

	SOUTH READING.	TOWNSEND.	WALTHAM.	WOBURN.	ATHOL.
DUE FROM THE BANK.	South Reading.	Townsend.	Waltham.	Woburn.	Miller's River.
Capital Stock,	$100,000 00	$100,000 00	$200,000 00	$125,900 00	$150,000 00
Bills in circulation,	38,536 00	66,060 00	86,940 00	75,930 00	79,510 00
Net profits on hand,	3,031 52	8,133 73	5,917 12	14,142 33	7,305 96
Balances due to other Banks,	192 89	– –	12,318 29	– –	– –
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	15,023 22	4,428 79	23,612 77	34,891 60	15,910 62
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Bank,	156,783 63	178,622 52	328,788 18	250,863 93	252,726 58
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	4,318 14	5,140 31	5,137 31	8,727 22	9,712 85
Real Estate,	– –	2,000 00	5,500 00	3,250 00	3,000 00
Bills of Banks in this, and of the other New England States,	729 00	3,972 64	4,055 00	2,431 00	638 00

Balances due from other Banks, . . .	8,374 09	9,721 32	4,000 00	20,322 70	8,121 32
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	143,362 40	157,788 25	310,095 87	216,133 01	231,254 41
Total amount of the Resources of the Bank,	156,783 63	178,622 52	328,788 18	250,863 93	252,726 58
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 4,000 00 October, 1857, 3 per cent., 3,000 00	April, 1857, 4 per cent., 4,000 00 October, 1857, 4 per cent., 4,000 00	April, 1857, 3½ per cent., 7,000 00 October, 1857, 4 per cent., 8,000 00	April, 1857, 4 per cent., 4,000 00 October, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent. on 100,000 00, 4,000 00 October, 1857, 4 per cent. on 100,000 00, 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	3,388 94	7,214 80	6,192 42	14,142 33	7,248 13
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	4,913 25	800 00	650 00	– –	910 00
Amount of Debts due and not paid, and considered doubtful, ...	263 34	1,657 70	– –	– –	– –

	BLACKSTONE.	FITCHBURG.		GRAFTON.	LANCASTER.
	Worcester County.	Fitchburg.	Rollstone.	Grafton.	Lancaster.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$250,000 00	$250,000 00	$100,000 00	$200,000 00
Bills in circulation,	18,959 00	141,365 00	81,455 00	26,989 00	104,433 00
Net profits on hand,	*	36,500 08	30,293 24	6,786 29	20,580 91
Balances due to other Banks,	664 24	– –	1,394 83	6,369 56	835 74
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	9,215 61	44,500 37	27,054 55	12,183 28	14,896 96
Cash deposited bearing interest,	3,018 61†	– –	– –	– –	– –
Total amount due from the Bank,	131,857 46	472,365 45	390,197 62	152,328 13	340,746 61
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	2,683 54	25,662 82	12,178 61	3,616 06	5,201 17
Real Estate,	– –	3,000 00	3,985 05	– –	1,000 00
Bills of Banks in this, and of the other New England States,	854 00	1,250 00	884 00	234 00	660 00

Balances due from other Banks, . . .	5,510 66	62,380 58	38,519 90	7,734 84	13,309 32
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	120,561 35	380,072 05	334,630 06	140,743 23	320,576 12
Total amount of the Resources of the Bank,	129,609 55	472,365 45	390,197 62	152,328 13	340,746 61
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 3 per cent., 3,000 00	April, 1857, 4 per cent., 10,000 00 October, 1857, 4 per cent., 10,000 00	April, 1857, 3½ per cent., 8,750 00 October, 1857, 3½ per cent., 8,750 00	April, 1857, 4 per cent., 4,000 00 October, 1857, 3 per cent., 3,000 00	April, 1857, 4 per cent., 8,000 00 October, 1857, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,318 66	34,000 00	29,938 03	4,500 00	19,851 81
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	– –	200 00	900 00	– –	910 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	1,500 00	1,472 40	2,533 25	246 23

* "This Bank was robbed in September last of $8,300."

† "Due Blackstone Savings Bank."

	LEICESTER.	MILFORD.	MILLBURY.	NORTHBOROUGH.	OXFORD.
DUE FROM THE BANK.	Leicester.	Milford.	Millbury.	Northborough.	Oxford.
Capital Stock,	$200,000 00	$250,000 00	$100,000 00	$100,000 00	$100,000 00
Bills in circulation,	96,289 00	85,252 00	40,780 00	51,067 00	41,453 00
Net profits on hand,	15,086 95	26,581 66	5,458 00	9,169 97	10,791 65
Balances due to other Banks,	1,209 21	– –	136 67	299 25	– –
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	14,708 92	27,231 81	20,301 79	25,528 13	9,004 26
Cash deposited bearing interest,	4,000 00	3,100 00*	– –	– –	– –
Total amount due from the Bank,	331,294 08	392,165 47	166,676 46	186,064 35	161,248 91
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	4,798 77	5,534 28	4,290 22	6,991 42	3,392 32
Real Estate,	– –	– –	– –	2,000 00	5,000 00
Bills of Banks in this, and of the other New England States,	2,271 00	856 00	763 00	2,404 40	1,251 00

Balances due from other Banks, . . .	13,450 38	9,621 33	15,550 30	16,364 42	9,665 46
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	310,773 93	376,153 86	146,072 94	158,304 11	141,940 13
Total amount of the Resources of the Bank,	331,294 08	392,165 47	166,676 46	186,064 35	161,248 91
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 5 per cent., 10,000 00	April, 1857, 5 per cent., 12,500 00	April, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent., 4,000 00
	October, 1857, 4 per cent., 8,000 00	October, 1857, 5 per cent., 12,500 00	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	14,000 00	26,000 00	3,000 00	8,712 90	10,635 74
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	– –	– –	500 00	– –	1,600 00
Amount of Debts due and not paid, and considered doubtful, ...	5,145 93†	– –	843 00	950 00	3,806 00

* "To Milford Savings Bank."

† "About one-half of this amount considered doubtful."

	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.		
DUE FROM THE BANK.	Southbridge.	Blackstone.	City.	Central.	Citizens'.
Capital Stock,	$150,000 00	$100,000 00	$390,900 00	$350,000 00	$150,000 00
Bills in circulation,	72,437 00	58,964 00	86,806 00	57,350 00	39,227 00
Net profits on hand,	14,459 48	15,095 93	19,150 00	21,635 51	50,873 75
Balances due to other Banks,	967 23	298 00	29,353 80	857 92	707 98
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	7,453 18	7,471 25	58,729 66	51,373 25	23,409 59
Cash deposited bearing interest,	2,500 00	– –	– –	– –	– –
Total amount due from the Bank,	247,816 89	181,829 18	584,939 46	481,216 68	264,218 32
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	8,891 48	5,960 32	7,242 21	10,393 12	6,008 64
Real Estate,	2,600 00	– –	– –	– –	16,000 00
Bills of Banks in this, and of the other New England States,	764 00	71 00	279 00	3,870 00	452 00

Balances due from other Banks, . . .	1,402 38	16,226 43	3,455 39	21,603 24	12,385 42
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	234,159 03	159,571 43	573,962 86	445,350 32	229,372 26
Total amount of the Resources of the Bank, .	247,816 89	181,829 18	584,939 46	481,216 68	264,218 32
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 6,000 00 October, 1857, 4 per cent., 6,000 00	April, 1857, 4 per cent., 4,000 00 October, 1857, 4 per cent. 4,000 00	April, 1857, 4 per cent., on 300,000 00 12,000 00 October, 1857, 4 per cent. on 300,000 00 12,000 00 interest on new stock, 640 00	April, 1857, 4 per cent., 14,000 00 October, 1857, 4 per cent., 14,000 00	April, 1857, 5 per cent., 7,500 00 October, 1857, 5 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	13,869 78	15,772 59	15,409 03	17,500 00	50,424 28
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	– –	650 00	– –	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	5,538 55	– –	2,000 00	2,666 71	16,517 47

	WORCESTER—Continued.			NORTHAMPTON.	
DUE FROM THE BANK.	Mechanics'.	Quinsigamond.	Worcester.	Holyoke.	Northampton.
Capital Stock,	$350,000 00	$250,000 00	$300,000 00	$200,000 00	$200,000 00
Bills in circulation,	89,148 00	63,332 00	96,410 00	66,487 00	115,982 00
Net profits on hand,	57,088 23	19,698 33	64,517 17	17,747 90	47,504 68
Balances due to other Banks,	12,355 51	– –	9,975 38	5,000 00	959 34
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	38,374 25	34,896 50	58,707 41	28,431 63	30,755 81
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Bank,	546,965 99	367,926 83	529,609 96	317,666 53	395,201 83
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	5,643 31	13,485 69	18,555 35	5,017 68	12,105 39
Real Estate,	– –	– –	25,000 00	– –	3,500 00
Bills of Banks in this, and of the other New England States,	4,073 00	411 00	3,382	102 00	752 00

Balances due from other Banks, . . .	6,567 02	26,593 00	36,810 34	16,098 47	71,881 92
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	530,682 66	327,437 14	445,862 27	296,448 38	306,962 52‡
Total amount of the Resources of the Bank,	546,965 99	367,926 83	529,609 96	317,666 53	395,201 83
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 14,000 00	April, 1857, 4 per cent., 10,000 00	April, 1857, 4 per cent., 12,000 00	April, 1857, 3 per cent., 6,000 00	April, 1857, 5 per cent., 10,000 00
	October, 1857, 4 per cent., 14,000 00	October, 1857, 4 per cent., 10,000 00	October, 1857, 4 per cent., 12,000 00	– –	October, 1857, 5 per cent., 10,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	55,816 36	18,000 00	63,313 15	8,698 74	46,234 26
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	21,100 00	1,100 00	1,500 00*	– –	3,600 00
Amount of Debts due and not paid, and considered doubtful, ...	3,882 26	4,582 39	6,000 00	6,913 64†	– –

* "On seventeen shares."

† "A partial loss only is expected on this amount."

‡ "Includes Loan to State of $4,000."

	WARE.	CONWAY.	GREENFIELD.		SHELBURNE.
	Hampshire Manufacturers'.	Conway.	Franklin County.	Greenfield.	Shelburne Falls.
DUE FROM THE BANK.					
Capital Stock,	$300,000 00	$125,000 00	$200,000 00	$200,000 00	$100,000 00
Bills in circulation,	161,240 00	67,252 00	77,971 00	78,010 00	46,313 00
Net profits on hand,	35,853 84	11,381 62	24,845 50	16,121 69	248 02
Balances due to other Banks,	6,892 42	2,125 31	– –	400 00	10,254 13
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	20,833 81	15,646 99	23,531 02	44,172 44	9,672 43
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Bank,	524,820 07	221,405 92	326,347 52	338,704 13	166,487 58
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	11,599 21	4,958 64	7,700 86	5,973 08	5,749 63
Real Estate,	3,785 30	– –	6,662 40	7,250 00	2,229 61
Bills of Banks in this, and of the other New England States,	3,190 00	2,056 45	1,798 00	1,906 00	314 00

Balances due from other Banks, . . .	2,733 73	7,260 66	14,496 15	25,746 30	8,064 22
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	503,511 83	207,130 17	295,690 11	297,828 75	150,130 12
Total amount of the Resources of the Bank,	524,820 07	221,405 92	326,347 52	338,704 13	166,487 58
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent. on 250,000 00 10,000 00	April, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent., 8,000 00	April, 1857, 4 per cent., 8,000 00	– –
	October, 1857, 4 per cent. on 250,000 00 10,000 00	– –	October, 1857, 4 per cent., 8,000 00	October, 1857, 4 per cent., 8,000 00	October, 1857, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	36,327 88	6,753 30	24,173 83	23,816 92	531 85
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	2,400 00	4,000 00	– –	– –	5,130 89
Amount of Debts due and not paid, and considered doubtful, ...	1,338 00	4,050 00	– –	6,000 00	– –

	CHICOPEE.	HOLYOKE.	MONSON.	SPRINGFIELD.	
	Cabot.	Hadley Falls.	Monson.	Agawam.	Chicopee.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$200,000 00	$150,000 00	$250,000 00	$300,000 00
Bills in circulation,	58,158 00	97,239 00	56,068 00	125,263 00	116,396 00
Net profits on hand,	16,247 82	22,772 15	14,034 75	19,862 50	52,298 14
Balances due to other Banks,	3,297 87	703 28	– –	1,185 09	4,712 08
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	16,535 40	8,886 26	13,089 36	72,166 10	36,486 50
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Bank,	244,239 09	329,600 69	233,192 11	468,476 69	509,892 72
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	4,111 74	7,479 83	6,300 82	13,002 16	9,994 71
Real Estate,	– –	6,371 70†	6,626 62	7,921 03	7,500 00
Bills of Banks in this, and of the other New England States,	191 00*	70 00	731 00	2,037 00	637 00

Balances due from other Banks, . . .	3,000	48,669 52	21,317 59	42,399 62	24,030 03
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	236,936 35	267,009 64	198,216 08	403,116 88	467,730 98
Total amount of the Resources of the Bank,	244,239 09	329,600 69	233,192 11	468,476 69	509,892 72
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 6,000 00	March, 1857, 4 per cent., 8,000 00 October, 1857, 3 per cent., 6,000 00	April, 1857, 3 per cent., 4,500 00 – –	April, 1857, 4 per cent., 8,000 00 October, 1857, 3 per cent., on old stock 6,000 00 1 per cent. on 50,000 00 new stock, 500 00	April, 1857, 5 per cent., 15,000 00, – –
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	8,400 35	22,343 15	8,930 63	18,844 01	34,995 30
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	450 00	1,000 00	500 00	650 00	3,050 00
Amount of Debts due and not paid, and considered doubtful, ...	540 30	4,950 00	14,272 07	12,355 00	12,454 97

* "Out of New England States." † "Including Vault and Furniture."

	SPRINGFIELD—Continued.				WESTFIELD.
	John Hancock.	Pynchon.	Springfield.	Western.	Hampden.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$150,000 00	$300,000 00	$250,000 00	$150,000 00
Bills in circulation,	55,148 00	40,598 00	102,705 00	106,546 00	79,191 00
Net profits on hand,	11,552 98	18,242 10	26,931 05	18,510 83	18,798 97
Balances due to other Banks,	21,598 86	5,335 12	141 99	59,893 38	– –
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	19,258 63	25,197 81	53,698 13	12,574 77	25,182 43
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Bank,	257,558 47	239,373 03	483,476 17	447,524 98	273,172 40
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	4,180 21	5,053 46	17,690 70	5,206 29	6,919 54
Real Estate,	13,536 50	15,063 71	7,200 00	31,997 44	8,140 74
Bills of Banks in this, and of the other New England States,	206 00	365 00	591 00	2,062 00	1,242 00

Balances due from other Banks, . . .	3,006 29	4,881 94	48,773 98	18,034 00	22,269 54
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	236,629 47	214,008 92	409,220 49	390,225 25	234,600 58
Total amount of the Resources of the Bank,	257,558 47	239,373 03	483,476 17	447,524 98	273,172 40
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 6,000 00	April, 1857, 5 per cent., 7,500 00	April, 1857, 3 per cent., 9,000 00	April, 1857, 4 per cent., 10,000 00	April, 1857, 4 per cent., 6,000 00
	– –	– –	– –	– –	October, 1857, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	5,450 25	10,653 14	13,377 20	10,250 21	18,461 12
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	4,900 00	300 00	– –	10,300 00	1,050 00
Amount of Debts due and not paid, and considered doubtful, ...	3,369 13	10,209 30	13,683 99	20,000 00	293 00

	WESTFIELD—Con.	ADAMS.	GT. BARRINGTON.	LEE.	PITTSFIELD.
	Westfield.	Adams.	Mahaiwe.	Lee.	Agricultural.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$350,000 00	$200,000 00	$300,000 00	$200,000 00
Bills in circulation,	58,571 00	81,876 00	102,985 00	76,742 00	66,597 00
Net profits on hand,	11,133 78	11,566 12	21,794 81	23,598 65	38,859 48
Balances due to other Banks,	6,283 62	1,376 23	5,014 78	15,927 33	5,788 51
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	20,251 73	30,544 48	23,546 69	7,602 61	35,080 94
Cash deposited bearing interest,		7,000 00*	– –	2,710 54	– –
Total amount due from the Bank,	246,240 13	482,362 83	353,341 28	426,581 13	346,325 93
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	2,467 43	3,413 82	2,136 33	2,846 14	4,770 43
Real Estate,	5,051 54	8,940 00	2,733 92	3,000 00	8,800 00
Bills of Banks in this, and of the other New England States,	246 00	2,142 12	1,757 00	– –	1,977 00

Balances due from other Banks, . . .	8,808 26	18,148 79	25,891 20	13,039 92	39,174 24
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	229,666 90	449,718 10	320,822 83	407,695 07	291,604 26
Total amount of the Resources of the Bank,	246,240 13	482,362 83	353,341 28	426,581 13	346,325 93
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 6,000 00 October, 1857, 4 per cent., 6,000 00	April, 1857, 4 per cent. on 250,000 00 10,000 00 2 per cent. on 50,000 00, 1,000 00	April, 1857, 5 per cent., 10,000 00 October, 1857, 4½ per cent., 9,000 00	April, 1857, 4 per cent. on 200,000 00 8,000 00 – –	April, 1857, 4 per cent., 8,000 00 – –
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	10,679 55	68 98	21,602 80	21,337 25	29,517 42
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	1,750 00	– –	495 00	7,527 75	– –
Amount of Debts due and not paid, and considered doubtful, ...	6,673 54	11,859 30	973 00	1,500 00	†

* "North Adams Savings Bank."

† "It is impossible to say in the present state of money matters, what is doubtful."

	PITTSFIELD—Con.	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.
	Pittsfield.	Housatonic.	Neponset.	Dedham.	Blue Hill.
DUE FROM THE BANK.					
Capital Stock,	$500,000 00	$200,000 00	$100,000 00	$300,000 00	$150,000 00
Bills in circulation,	151,352 00	80,654 00	58,250 00	115,160 00	58,030 00
Net profits on hand,	7,789 27	16,691 88	13,779 24	54,448 02	5,071 91
Balances due to other Banks,	15,901 69	89 28	4,557 80	7,643 38	3,200 00
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	80,632 91	27,748 66	27,171 44	35,152 42	32,951 01
Cash deposited bearing interest,	– –	– –	– –	2,160 02*	– –
Total amount due from the Bank,	755,675 87	325,183 82	203,758 48	514,563 84	249,252 92
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	6,242 65	4,813 41	4,950 77	10,076 75	5,830 21
Real Estate,	13,778 14	2,250 00	– –	– –	– –
Bills of Banks in this, and of the other New England States,	2,031 00	668 00	1,980 00	1,582 00	265 00

Balances due from other Banks, . . .	38,974 31	8,782 06	– –	9,437 27	4,224 28
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	694,649 77	308,670 35	196,827 71	493,467 82	238,933 43
Total amount of the Resources of the Bank,	755,675 87	325,183 82	203,758 48	514,563 84	249,252 92
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent. on 300,000 00, 12,000 00	April, 1857, 4 per cent., 6,000 00	April, 1857, 4 per cent., 4,000 00	Nov., 1856, 5 per cent. on 250,000 00, 12,500 00	April, 1857, 4 per cent., 6,000 00
	June, 1857, 11 per cent. on 300,000 00, 33,000 00	– –	October, 1857, 4 per cent., 4,000 00	May, 1857, 5 per cent. on 250,000 00, 12,500 00	October, 1857, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	– –	8,763 76	13,139 76	40,300 57	4,607 16
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	6,342 00	– –	200 00	500 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	2,000 00	– –	– –	2,620 14	1,140 53

* "To Dedham Institution for Savings."

	DORCHESTER—Con.	QUINCY.		RANDOLPH.	ROXBURY.
DUE FROM THE BANK.	Mattapan.	Mount Wollaston.	Quincy Stone.	Randolph.	People's.
Capital Stock,	$100,000 00	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Bills in circulation,	37,446 00	42,642 00	59,300 00	64,566 00	74,620 00
Net profits on hand,	13,967 93	8,168 75	15,294 70	50,159 01	11,099 13
Balances due to other Banks,	– –	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	16,153 00	44,949 40	50,783 11	81,729 68	71,593 81
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Bank,	167,566 93	245,760 15	275,377 81	346,454 69	307,312 94
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	4,909 17	4,324 03	5,850 13	7,073 92	7,227 40
Real Estate,	6,000 00	– –	5,000 00	– –	2,500 00
Bills of Banks in this, and of the other New England States,	1,909 00	3,578 73	12,564 56	401 00	571 00

Balances due from other Banks, . . .	6,072 04	14,170 63	13,655 45	31,661 42	28,411 89
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	148,676 72	223,686 76	238,307 67	307,318 35*	268,602 65
Total amount of the Resources of the Bank, .	167,566 93	245,760 15	275,377 81	346,454 69	307,312 94
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent. on 100,000 00 4,000 00	April, 1857, 4½ per cent. on 100,000 00 4,500 00	April, 1857, 5 per cent., 7,500 00	April, 1857, 4 per cent., 6,000 00
	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent. on 100,000 00 4,000 00 2 per cent. on 50,000 00 1,000 00	October, 1857, 4½ per cent. on 100,000 00 4,500 00 2¼ per cent. on 50,000 00 1,125 00	October, 1857, 5 per cent., 7,500 00	October, 1857, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	13,191 89	7,699 51	14,607 58	47,016 72	11,274 59
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	– –	4,600 00	2,200 00	– –	3,000 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	2,887 87	1,000 00	– –	1,421 00

* "Also including loan to State of $7,500."

	ROXBURY—Con.	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.
	Rockland.	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.	Fairhaven.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$150,000 00	$150,000 00	$100,000 00	$300,000 00
Bills in circulation,	53,970 00	58,888 00	50,146 00	31,001 00	53,164 00
Net profits on hand,	5,638 87	23,884 64	19,009 98	14,604 20	5,027 41
Balances due to other Banks,	– –	– –	7,528 00	9,029 38	1,695 95
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	58,679 38	42,565 16	11,098 91	18,487 47	45,187 39
Cash deposited bearing interest,	– –	– –	– –	– –	8,000 00
Total amount due from the Bank,	268,288 25	275,337 80	237,782 89	173,122 05	413,074 75
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	10,620 90	4,127 75	3,063 60	2,480 06	3,291 69
Real Estate,	– –	6,000 00	1,000 00	3,900 00	3,000 00
Bills of Banks in this, and of the other New England States,	3,719 73	1,134 00	1,512 00	1,215 00	711 00

Balances due from other Banks, . . .	25,552 60	13,402 67	3,685 84	12,667 19	8,949 77
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	228,395 02	250,673 38	228,521 45	152,859 80	397,119 29
Total amount of the Resources of the Bank,	268,288 25	275,337 80	237,782 89	173,122 05	413,074 75
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 6,000 00	April, 1857, 4 per cent., 6,000 00	Nov., 1856, $3\frac{1}{2}$ per cent., 5,250 00	April, 1857, 3 per cent., 3,000 00	April, 1857, $3\frac{1}{4}$ per cent., 9,750 00
	October, 1857, 4 per cent., 6,000 00	October, 1857, 4 per cent., 6,000 00	May, 1857, 4 per cent., 6,000 00	October, 1857, 3 per cent., 3,000 00	October, 1857, 3 per cent., 9,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	4,000 00	20,691 51	13,337 63	12,978 05	4,448 99
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	3,200	– –	– –	– –	700 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	2,008 55	350 00	9,000 00	– –

	FALL RIVER.				NEW BEDFORD.
DUE FROM THE BANK.	Fall River.	Massasoit.	Metacomet.	Wamsutta.	Bedford Commercial.
Capital Stock,	$350,000 00	$200,000 00	$600,000 00	$100,000 00	$600,000 00
Bills in circulation,	79,067 00	67,861 00	98,405 00	49,987 00	177,322 00
Net profits on hand,	44,696 23	31,765 85	44,036 41	3,557 50	10,430 49
Balances due to other Banks,	1,661 86	12,820 30	3,640 22	3,898 16	24,900 05
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	69,098 50	41,744 31	24,486 10	18,905 38	142,266 44
Cash deposited bearing interest,	– –	– –	– –	– –	9,890 27
Total amount due from the Bank,	544,523 59	354,191 46	770,567 73	176,348 04	964,809 25
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	21,827 78	2,777 33	8,730 79	2,864 42	11,238 29
Real Estate,	8,000 00	– –	– –	– –	19,830 35
Bills of Banks in this, and of the other New England States,	16,747 65	4,960 81	3,866.24	3,963 78	3,430 16

Balances due from other Banks, . . .	25,050 12	618 63	8,378 41	23 60	31,467 59
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	472,898 04	345,834 69	749,592 29	169,496 24	898,842 86
Total amount of the Resources of the Bank,	544,523 59	354,191 46	770,567 73	176,348 04	964,809 25
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, $3\frac{3}{7}$ per cent., 12,000 00	January, 1857, 4 per cent., 8,000 00	January, 1857, $3\frac{1}{2}$ per cent., 21,000 00	– –	April, 1857, 3 per cent., 18,000 00
	October, 1857, $3\frac{3}{7}$ per cent., 12,000 00	July, 1857, 4 per cent., 8,000 00	July, 1857, $3\frac{1}{2}$ per cent., 21,000 00	July, 1857, 6 per cent., 6,000 00†	October, 1857, 3 per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	43,710 22	27,640 07	33,931 29	61 79	11,523 93
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	– –	3,300 00	– –	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	8,212 23*	4,971 71	8,564 44	– –	128 55

* "Of which, $4,100.82 is not considered doubtful."

† "First dividend."

	NEW BEDFORD—Con.			TAUNTON.	
	Marine.	Mechanics'.	Merchants'.	Bristol County.	Machinists'.
DUE FROM THE BANK.					
Capital Stock,	$600,000 00	$600,000 00	$600,000 00	$350,000 00	$200,000 00
Bills in circulation,	228,491 00	115,455 00	294,727 00	128,911 00	50,523 00
Net profits on hand,	32,754 08	17,045 01	31,942 81	41,286 96	34,599 96
Balances due to other Banks,	4,376 37	15,955 06	6,596 20	1,521 82	711 63
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	124,076 98	67,125 36	160,383 78	65,160 59	35,791 97
Cash deposited bearing interest,	6,940 54	– –	6,248 78	– –	– –
Total amount due from the Bank,	996,638 97	815,580 43	1,099,898 57	586,880 37	321,626 56
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	7,710 35	8,975 67	8,211 22	8,114 61	7,383 35
Real Estate,	11,528 00	9,000 00	10,000 00	10,000 00	– –
Bills of Banks in this, and of the other New England States,	1,417 00	3,639 00	162 00	5,097 03	5,035 82

Balances due from other Banks, . . .	18,168 96	2,160 42	69,241 65	27,429 54	8,486 83
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	957,814 66	791,805 34	1,012,283 70	536,239 19	300,720 56
Total amount of the Resources of the Bank,	996,638 97	815,580 43	1,099,898 57	586,880 37	321,626 56
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 24,000 00	April, 1857, 3½ per cent. on 400,000 00 14,000 00	April, 1857, 4 per cent., 24,000 00	March, 1857, 4 per cent., 14,000 00	April, 1857, 4 per cent., 8,000 00
	October, 1857, 3 per cent., 18,000 00	October, 1857, 3 per cent., 18,000 00	October, 1857, 3 per cent., 18,000 00	October, 1857, 4 per cent., 14,000 00	- -
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	32,542 06	17,183 28	33,928 47	40,814 18	25,412 76
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	- -	- -	400 00	500 00	- -
Amount of Debts due and not paid, and considered doubtful, ...	- -	- -	2,188 87	- -	15,406 09

	TAUNTON—Con.	ABINGTON.	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.
	Taunton.	Abington.	Hingham.	North Bridgewater.	Old Colony.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$150,000 00	$140,000 00	$100,000 00	$185,100 00
Bills in circulation,	158,118 00	62,145 00	80,547 00	57,829 00	101,447 00
Net profits on hand,	57,028 84	25,008 63	11,424 72	15,531 67	16,758 88
Balances due to other Banks,	8,306 69	- -	- -	- -	- -
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	106,948 73	29,598 41	31,474 15	44,576 95	20,615 47
Cash deposited bearing interest,	- -	- -	- -	- -	7,319 34
Total amount due from the Bank,	730,402 26	266,752 04	263,445 87	217,937 62	331,240 69
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	10,711 50	5,516 18	6,164 70	4,791 39	5,453 44
Real Estate,	10,000 00	5,988 16	5,000 00	- -	2,500 00
Bills of Banks in this, and of the other New England States,	1,300 00	1,855 00	2,849 57	4,003 00	1,518 08

Balances due from other Banks, . . .	48,712 91	21,786 12	8,900 80	14,333 38	14,977 42
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	659,677 85	231,606 58	240,530 80	194,809 85	306,791 75
Total amount of the Resources of the Bank,	730,402 26	266,752 04	263,445 87	217,937 62	331,240 69
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, $4\frac{1}{2}$ per cent. on 350,000 00, 15,750 00	April, 1857, $4\frac{1}{2}$ per cent., 6,750 00	April, 1857, 4 per cent., 5,600 00	April, 1857, 4 per cent. 4,000 00	April, 1857, 4 per cent., 6,000 00
	October, 1857, 4 per cent. on 400,000 00, 16,000 00	October, 1857, 4 per cent., 6,000 00	October, 1857, 4 per cent., 5,600 00	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	55,981 86	21,000 00	9,111 85	12,946 38	16,000 00
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	3,300 00	– –	1,100 00	– –	600 00
Amount of Debts due and not paid, and considered doubtful, ...	4,800 72	1,816 83	4,000 00	– –	3,000 00

	PLYMOUTH—Con.	WAREHAM.	FALMOUTH.	HARWICH.
	Plymouth.	Wareham.	Falmouth.	Bank of Cape Cod.
DUE FROM THE BANK.				
Capital Stock,	$150,000 00	$100,000 00	$100,000 00	$150,000 00
Bills in circulation,	113,873 00	59,408 00	36,548 00	103,450 00
Net profits on hand,	7,720 01	17,018 68	9,394 32	6,290 98
Balances due to other Banks,	– –	687 15	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	32,949 41	22,628 23	5,889 55	14,109 21
Cash deposited bearing interest,	4,740 62*	7,000 00	– –	– –
Total amount due from the Bank,	309,283 04	206,742 06	151,831 87	273,850 19
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its Banking-house,	9,384 91	3,220 72	3,961 75	6,372 37
Real Estate,	2,500 00	5,000 00	4,400 00	3,625 81
Bills of Banks in this, and of the other New England States,	4,153 24	4,165 00	675 00	1,252 00

Balances due from other Banks, . . .	21,253 98	10,701 65	3,317 66	27,538 08
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	271,990 91	183,654 69	139,477 46	235,061 93
Total amount of the Resources of the Bank,	309,283 04	206,742 06	151,831 87	273,850 19
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 6,000 00	– –	April, 1857, 3 per cent., 3,000 00	April, 1857, 4 per cent., 4,000 00
	October, 1857, 3 per cent., 4,500 00	– –	October, 1857, 3 per cent., 3,000 00	October, 1857, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	12,509 13	5,431 79	9,699 47	5,500 82
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	600 00†	– –	995 00	7,945 00
Amount of Debts due and not paid, and considered doubtful, ...	5,000 00	– –	6,493 13	7,530 37‡

* "Savings Banks." † "On 10 shares." ‡ "Not considered doubtful."

	PROVINCETOWN.	YARMOUTH.	EDGARTOWN.	NANTUCKET.
	Provincetown.	Barnstable.	Martha's Vineyard.	Pacific.
DUE FROM THE BANK.				
Capital Stock,	$100,000 00	$350,000 00	$100,000 00	$200,000 00
Bills in circulation,	84,970 00	227,530 00	82,165 00	100,701 00
Net profits on hand,	4,567 38	47,573 86	8,079 35	44,292 06
Balances due to other Banks,	– –	5,000 00	306 38	1,604 09
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	9,792 62	17,746 57	36,910 27	94,829 81
Cash deposited bearing interest,	– –	– –	– –	– –
Total amount due from the Bank,	199,330 00	647,850 43	227,461 00	441,426 96
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its Banking-house,	7,898 54	10,987 47	3,817 37	8,847 34
Real Estate,	3,000 00	2,000 00	5,000 00	10,000 00
Bills of Banks in this, and of the other New England States,	266 00	1,920 00	289 00	510 00

Balances due from other Banks, . . .	11,313 84	17,915 01	42,597 86	46,394 27
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	176,851 62	615,027 95	175,756 77	375,675 35
Total amount of the Resources of the Bank,	199,330 00	647,850 43	227,461 00	441,426 96
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 3½ per cent., 3,500 00	April, 1857, 4 per cent., 14,000 00	April, 1857, 3 per cent., 3,000 00	April, 1857, 6 per cent., 12,000 00
	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent., 14,000 00	October, 1857, 3 per cent., 3,000 00	October, 1857, 5 per cent., 10,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	5,233 11	46,778 48	6,088 65	43,890 52
Amount of Debts due to the Bank, secured by a pledge on its Stock, ...	1,360 00	3,680 00	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	2,518 40	922 21*	650 00

"* Not considered doubtful."

AGGREGATE.

DUE FROM THE BANKS.	36 Banks in Boston.	137 Banks out of Boston.	Total—173 Banks.
Capital Stock paid in,	$31,960,000 00	$28,359,720 00	$60,319,720 00
Bills in circulation,	6,800,591 75	11,301,235 50	18,101,827 25
Net profits on hand,	3,322,140 98	2,759,748 22	6,081,889 20
Balances due to other Banks,	3,581,055 98	525,638 53	4,106,694 51
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, their bills in circulation, profits and balances due to other Banks excepted,	12,366,997 74	5,264,193 13	17,631,190 87
Cash deposited bearing interest,	984,224 65	359,723 72	1,343,948 37
Total amount due from the Banks,	59,015,011 10	48,573,259 10	107,588,270 20
RESOURCES OF THE BANKS.			
Gold, Silver and other coined metals in their Banking-houses,	2,623,756 00	987,341 45	3,611,097 45
Real Estate,	901,970 47	706,642 97	1,608,613 44
Bills of Banks in this, and of the other New England States,	3,989,881 35	395,768 85	4,385,650 20

Balances due from other Banks, ...	2,856,230 22	2,665,858 75	5,522,088 97
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	48,643,173 06	43,815,399 17	92,458,572 23
Total amount of the Resources of the Banks, . .	59,015,011 10	48,571,011 19†	107,586,022 29
Rate and amount of Dividends since the last Annual Returns, with dates, ...	April, 1857, 1,229,100 00	April, 1857, 1,080,885 00	Oct. and Nov. 1856, 29,750 00
	October, 1857, 1,204,350 00	October, 1857, 890,800 00	April, 1857, 2,309,985 00
			October, 1857, 2,095,150 00
Amount of Reserved Profits at the time of declaring the last Dividends, ...	3,041,513 83	2,486,911 13	5,528,424 96
Amount of Debts due to the Banks, secured by a pledge on their Stock, ...	355,991 25	327,912 52	683,903 77
Amount of Debts due and not paid, and considered doubtful, ...	269,445 61	451,484 87*	720,930 48*

Average Dividend of thirty-six Banks in Boston, in April, 1857, is $3\frac{85}{100}$ per cent.; of thirty-six Banks in October, 1857, is $3\frac{77}{100}$ per cent.

Average Dividend of one hundred and thirty-one Banks out of Boston in April, 1857, (dividends paid on $27,135,000 capital,) is $3\frac{98}{100}$ per cent.; of one hundred and sixteen Banks in October, 1857, (dividends paid on $26,322,250 capital,) is $3\frac{88}{100}$ per cent.

Average Dividend of one hundred and sixty-seven Banks in and out of Boston in April, 1857, (dividends paid on $59,095,000 capital,) is $3\frac{91}{100}$ per cent.; of one hundred and fifty-two Banks in October, 1857, (dividends paid on $58,282,250 capital,) is $3\frac{59}{100}$ per cent.

* Of which amount $42,126.40 is "not considered doubtful."

† For difference in aggregates see Return of Worcester County Bank.

The Capital Stock of the following Banks was increased at the Session of 1857, *viz.:—*

Location.	Name.	Amount of Increase.	Remarks.
Springfield, .	Agawam, . .	$100,000 00	July 18, $50,000 paid in.
Salem, . . .	Asiatic, . .	105,000 00	July 10, 80,000 paid in; Aug. 3, 25,000 paid in.
Brighton, . .	Brighton M'k't,	100,000 00	July 1, 50,000 paid in.
Harwich, . .	Cape Cod, .	50,000 00	Sept. 28, 25,000 paid in; Oct. 5, 25,000 paid in.
Worcester, . .	City, . . .	100,000 00	Aug. 3, 64,000 paid in.
Conway, . .	Conway, . .	50,000 00	Aug. 11, 25,000 paid in.
Dedham, . .	Dedham, . .	50,000 00	Aug. 7, 50,000 paid in.
Ware, . . .	Hamps're Manuf	100,000 00	July 17, 50,000 paid in.
Haverhill, . .	Haverhill, . .	50,000 00	July 2, 35,200 paid in; July 27, 14,800 paid in.
Hopkinton, .	Hopkinton, .	50,000 00	– –
Stockbridge, .	Housatonic, .	50,000 00	June 27, 50,000 paid in.
Lee, ...	Lee, . . .	100,000 00	July 1, 100,000 paid in.
Lynn, . . .	Lynn Mechanics	50,000 00	– –
Malden, . . .	Malden, . .	50,000 00	– –
New Bedford, .	Mechanics', .	200,000 00	July 22, 153,950 paid in; Oct. 3, 46,050 paid in.
Athol, . . .	Miller's River,	50,000 00	Aug. 3, 50,000 paid in.
Quincy, . . .	Mt. Wollaston,	50,000 00	July 3, 50,000 paid in.
Plymouth, . .	Old Colony, .	100,000 00	Aug. 5, 25,000 paid in.
Oxford, . . .	Oxford, . .	50,000 00	– –
Pittsfield, . .	Pittsfield, . .	200,000 00	June 12, 200,000 paid in.
Quincy, . . .	Quincy Stone,	50,000 00	July 1, 50,000 paid in.
Taunton, . .	Taunton, . .	50,000 00	June 26, 25,000 paid in; July 6, 25,000 paid in.

Capital Stock—Continued.

Location.	Name.	Amount of Increase.	Remarks,
Haverhill, . .	Union, . . .	$50,000 00	July 9, $50,000 paid in.
South Danvers,	Warren, . .	50,000 00	Aug. 3, 50,000 paid in.
Woburn, . .	Woburn, . .	50,000 00	– –
Wrentham,. .	Wrentham, .	50,000 00	– –

The Capital Stock of the Adams Bank was increased, in 1856, $150,000, paid in as follows:—October 6, 1856, $50,000; January 5, 1857, $50,000; April 30, 1857, $50,000.

The Hide and Leather Bank of Boston, chartered May 29, 1857, Capital $1,000,000, is not included in the foregoing Abstract, not having gone into operation.

The following Table shows the Aggregate of the several Banks in 1856 :—

DUE FROM THE BANKS.	36 Banks in Boston.	136 Banks out of Boston.	Total—172 Banks.
Capital Stock paid in,	$31,960,000 00	$26,638,800 00	$58,598,800 00
Bills in circulation,	8,259,915 00	18,281,400 50	26,544,315 50
Net profits on hand,	3,173,427 37	2,444,656 89	5,618,084 26
Balances due to other Banks,	4,343,141 45	464,460 25	4,807,601 70
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,	16,269,304 58	7,167,952 41	23,437,256 99
Cash deposited bearing interest,	586,579 20	345,289 33	931,868 53
Total amount due from the Banks,	64,592,367 60	55,345,559 38	119,937,926 98
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their Banking-houses,	3,425,239 65	1,130,331 76	4,555,571 41
Real Estate,	749,581 69	676,810 42	1,426,392 11
Bills of Banks in this, and of the other New England States,	4,616,824 46	631,555 18	5,248,379 64

Balances due from other Banks, ...	3,108,291 80	4,466,499 87	7,574,791 67
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	52,692,430 00	48,440,362 15	101,132,792 15
Total amount of the Resources of the Banks, . .	64,592,367 60	55,345,559 38	119,937,926 98
Rate and amount of Dividends since the last Annual Returns, with dates, ...	October, 1855, 970,100 00	October, 1855, 804,243 93	October, 1855, 1,774,343 93
	April, 1856, 1,190,600 00	April, 1856, 981,860 00	April, 1856, 2,172,460 00
	October, 1856, 1,093,350 00	October, 1856, 960,260 00*	October, 1856, 2,053,610 00
Amount of Reserved Profits at the time of declaring the last Dividends, ...	2,850,718 47	2,303,633 21	5,154,351 68
Amount of Debts due to the Banks, secured by a pledge on their Stock, ...	322,245 75	255,587 72	577,833 47
Amount of Debts due and not paid, and considered doubtful, ...	224,269 72	217,761 96	442,031 68

Average Dividend of thirty Banks in Boston from which the *amount* is returned in October, 1855, is $3\frac{40}{100}$ per cent.; of thirty-six Banks in April, 1856, $3\frac{73}{100}$ per cent.; of thirty-four Banks in October, 1856, $3\frac{72}{100}$ per cent.

Average Dividend of one hundred and five Banks out of Boston in October, 1855, is $4\frac{10}{100}$ per cent.; of one hundred and thirty-four Banks in April, 1856, $3\frac{87}{100}$ per cent.; of one hundred and thirty Banks in October, 1856, $4\frac{20}{100}$ per cent.

Average Dividend of one hundred and thirty-five Banks in and out of Boston in October, 1855, is $3\frac{69}{100}$ per cent.; of one hundred and seventy Banks in April, 1856, $3\frac{79}{100}$ per cent.; of one hundred and sixty-four Banks in October, 1856, $3\frac{93}{100}$ per cent.

* Additional Dividends in October and November, 1856, returned this year, $29,750.

CONDITION

OF THE

INSTITUTIONS FOR SAVINGS

IN MASSACHUSETTS,

ON THE

FOURTH SATURDAY OF SEPTEMBER,

1857.

The official circular, requiring Returns from the Savings Banks, was issued by the Governor on the twenty-sixth day of October, and had reference to their condition on the last Saturday, being the twenty-sixth day of September, 1857.

All the Returns have been received.

	BOSTON.			CHELSEA.	ANDOVER.
	Provident Institution for Savings.	Suffolk Savings Bank for Seamen and others.	East Boston Savings Bank.	Chelsea Savings Bank.	Andover Savings Bank.
Number of Depositors,	28,732	8,286	491	1,020	1,163
Amount of Deposits,	$6,088,974 90	$2,221,021 23	$90,871 94	$31,476 36	$272,413 63
Public Funds,	227,520 00	35,265 95	– –	– –	– –
Loans on Public Funds,	– –	20,000 00	– –	– –	– –
Bank Stock,	1,058,180 00	246,250 00	23,271 87	13,000 00	32,000 00
Loans on Bank Stock,	41,500 00	12,950 00	8,700 00	– –	1,300 00
Deposits, in Banks, bearing interest,	450,000 00	258,000 00	1,490 82	– –	1,479 16
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	15,000 00	– –	– –	– –
Invested in Real Estate,	63,034 83	– –	– –	– –	1,928 60
Loans in Mortgage of Real Estate,	1,938,000 00	881,060 22	32,800 00	14,130 00	113,799 37
Loans to County, or Town,	437,000 00	– –	– –	2,500 00	17,175 00
Loans on Personal Security,	1,769,161 50	932,500 00	26,450 00	– –	102,846 87

Cash on hand, ...	68,933 02	27,221 79	3,230 37	2,986 69	1,884 63
Rate and amount of ordinary Dividend for last year, ...	4 per cent., 210,539 69	4 per cent., 78,746 66	5 per cent., 3,580 53	5 per cent., 922 68	5 per cent., 13,318 43
Average annual per cent. of Dividends, of last five years, ...	8 per cent.	8 per cent.	8 per cent.	– –	7 per cent.
Annual Expenses of the Institution, . .	27,266 39	9,173 56	713 97	118 71	575 00

Provident Institution for Savings in Boston.—Public Funds—Massachusetts Scrip, $227,520. The Bank Stock is owned as follows:—Atlantic, $21,500; Atlas, 22,500; Boston, 35,000; City, 31,500; Columbian, 32,100; Eagle, 31,500; Granite, 34,000; Globe, 31,500; Hamilton, 22,500; Massachusetts, 22,500; Merchants', 130,000; New England, 23,900; Market, 36,400; North, 23,000; State, 39,480; Suffolk, 30,000; Shoe and Leather Dealers', 50,000; Tremont, 56,200; Union, 31,200; Washington, 33,700; Webster, 319,700.

Loans on Bank Stock are—90 shares Merchants', $5,000; 40 shares Bank of Commerce, 10 do. Eliot, 4,500; 100 shares Tremont, 9,000; 100 shares Market, 50 do. Boston, 7,000; 70 shares Suffolk, 5,000; 82 shares Suffolk, 8 do. Shoe and Leather Dealers', 8,000; 9 shares Union, 24 do. Suffolk, 27 do. Merchants', 22 do. Boston, 3,000.

Deposits in Banks bearing interest are—Boston, $90,000; Columbian, 90,000; Eagle, 90,000; Tremont, 90,000; Webster, 90,000.

Suffolk Savings Bank, for Seamen and others.—Public Funds—City of Boston, $7,500; City of Roxbury, 27,765.95.

Loan on Public Funds is—City of Roxbury Scrip and Norfolk County Treasurer's Note, $20,000.

The Bank Stock is owned as follows:—150 shares Market, $10,500; 208 shares Atlas, 20,800; 150 shares Washington, 15,000; 100 shares Hamilton, 10,000; 175 shares State, 10,500; 150 shares Shoe and Leather Dealers', 15,000; 100 shares Granite, 10,000; 50 shares Railroad, 3,750; 11 shares New England, 1,100; 175 shares Bay State, 17,500; 150 shares City, 15,000; 100 shares Union, 10,000; 113 shares Bank of North America, 11,300; 83 shares Merchants', 8,300; 250 shares Columbian, 25,000; 20 shares Massachusetts, 5,000; 375 shares Webster, 37,500; 200 shares Bank of Commerce, 20,000.

Loans on Bank Stock are—100 shares Granite, $9,000; 83 shares Boston, 3,950.

Deposits in Banks bearing interest are—New England, $28,000; Tremont, 100,000; Columbian, 100,000; Webster, 30,000.

Loans on Railroad Stock are—130 shares Fitchburg, $7,000; 26 shares Fitchburg and 20 Lowell, 8,000.

East Boston Savings Bank.—The Bank Stock is owned as follows:—27 shares Merchants', $2,771.87; 25 shares National, 2,500; 30 shares Webster, 3,000; 50 shares Bank of North America, 5,000; 100 shares Maverick, 10,000.

Loan on Bank Stock is—98 shares Maverick, $8,700.

Deposit in Bank bearing interest is—Maverick, $1,490.82.

Chelsea Savings Bank.—The Bank Stock is owned as follows:—30 shares Tradesman's, $3,000; 10 shares North, 1,000; 20 shares Howard Banking Company, 2,000; 20 shares Eliot, 2,000; 10 shares Bank of Commerce, 1,000; 20 shares National, 2,000; 10 shares Exchange, 1,000; 10 shares Bank of North America, 1,000.

Andover Savings Bank.—100 shares Andover, 50 do. Bay State, 60 do. Blackstone, 50 do. Webster, 60 do. Granite, $32,000.

Loan on Bank Stock is—17 shares Andover, $1,300.

Deposit in Bank bearing interest is—Andover, $1,479.16.

	DANVERS.	GLOUCESTER.	HAVERHILL.	LAWRENCE.	LYNN.
	Danvers Savings Bank.	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.	Lynn Institution for Savings.
Number of Depositors,	1,143	560	3,172	1,469	1,785
Amount of Deposits,	$204,582 52	$71,218 93	$575,531 88	$244,019 46	$245,343 76
Public Funds,	– –	– –	– –	5,000 00	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	53,066 67	49,839 83	178,300 00	63,000 00	21,000 00
Loans on Bank Stock,	3,700 00	– –	85,350 00	3,050 00	27,640 00
Deposits, in Banks, bearing interest,	15,000 00	– –	10,000 00	– –	5,900 00
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	1,350 00	– –	– –
Invested in Real Estate,	– –	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	66,150 00	7,225 00	278,920 00	102,150 00	95,926 00
Loans to County, or Town,	27,750 00	10,500 00	27,000 00	4,000 00	81,760 00
Loans on Personal Security,	29,639 00	4,600 00	14,800 00	79,975 00	20,727 00

Cash on hand, ...	9,276 85	1,696 73	1,539 72	4,484 35	379 11
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 9,353 86	5 per cent., 2,745 22	5 per cent., 27,788 30	4 per cent., 7,841 56	5 per cent., 10,964 51
Average annual per cent. of Dividends, of last five years, ...	$6\frac{1}{5}$ per cent.,	8 per cent.	$6\frac{1}{2}$ per cent.	9 per cent.	$6\frac{1}{2}$ per cent.
Annual Expenses of the Institution, . .	800 00	175 00	1,318 07	427 88	628 70

Danvers Savings Bank.—The Bank Stock is owned as follows:—80 shares Exchange, Boston, $8,000; 60 shares Washington, 6,000; 13 shares Tremont, 1,300; 22 shares Bank of North America, 2,200; 50 shares National, 5,000; 80 shares Bank of Commerce, 8,000; 5 shares Naumkeag, 500; 10 shares Commercial, 666.67; 10 shares Rockport, 1,000; 56 shares Warren, 5,600; 148 Village, 14,800.

Loan on Bank Stock is—44 shares Village, $3,700.

Deposit in Bank bearing interest is—Village, $15,000.

Cape Ann Savings Bank.—The Bank Stock is owned as follows:—66 shares Gloucester, $6,990.50; 37 shares Tremont, 3,666; 41 shares Exchange, 4,185.70; 25 shares Grocers', 2,455; 30 shares Bank of Commerce, 3,015.25; 7 shares Merchants', 711.25; 5 shares Webster, 512 50; 35 shares Rockport, 3 626 50; 37 shares Shawmut, 3,972.88; 50 shares Blackstone, 5,106.25; 10 shares Globe, 1,100; 16 shares Freeman's, 1,720; 20 shares Howard, 2,000; 35 shares National, 3,560.50; 40 shares Atlantic, 4,260; 18 shares Eagle, 1,957.50; 10 shares Cape Ann, 1,000.

Haverhill Savings Bank.—The Bank Stock is owned as follows:—Haverhill, $24,000; Essex, 16,700; Merrimack, 13,500; Andover, 3,200; Bay State, 2,000; National, 20,000; North America, 20,000; Exchange, Boston, 12,000; Blackstone, Boston, 10,000; Howard, 10,000; Webster, 10,000; Shawmut, 8,700; North, 7,100; Atlas, 5,000; Maverick, 5,000; Faneuil Hall, 4,000; Columbian, 3,000; Eagle, 2,700; Shoe and Leather Dealers', 800; State, 600.

Loans on Bank Stocks are—Essex, $17,250; Haverhill, 12,650; Union, Haverhill, 7,750; Merrimack, 1,200; Malden, 7,350; Mechanics', Boston, 20,400; Exchange, Boston, 6,300; National, 3,600; Traders', 2 250; Faneuil Hall, 1,450; Blackstone, Boston, 1,400; Merchants', Boston, 900; Atlas, 710; Union, Boston, 540; Bunker Hill, 1,150; Abington, 450.

Deposit in Bank bearing interest is—Essex, $10,000.

Loans on Railroad Stock are—Taunton Branch, $850; Boston and Worcester, 500.

Essex Savings Bank.—Public Funds—Massachusetts 6 per cent., $5,000. The Bank Stock is owned as follows:—200 shares Bay State $20,000; 150 shares Webster, 15,000; 75 shares Merchants', Boston, 7,500; 50 shares Tremont, 5,000; 20 shares Shawmut, 2,000; 10 shares Suffolk, 1,000; 10 shares Union, Boston, 1,000; 40 shares Bank of Commerce, 4,000; 75 shares Bank of North America, 7,500.

Loans on Bank Stocks are—40 shares Bay State, $2,150; 10 shares Pemberton, 900.

Lynn Institution for Savings.—The Bank Stock is owned as follows:—100 shares Lynn Mechanics', $8,000; 30 shares Laighton, 3,000; 10 shares City, Lynn, 1,000; 50 shares Columbian, 5,000; 20 shares Shoe and Leather Dealers', 2,000; 20 shares Exchange, Boston, 2,000.

Loans on Bank Stock are—45 shares Howard, $3,850; 10 shares Exchange, Boston, 900; 20 shares Shoe and Leather Dealers', 1,800; 126 shares Laighton, 8,740; 71 shares Lynn Mechanics', 4,700; 25 shares City, Lynn, 2,250; 62 shares Woburn, 5,000; 5 shares Worcester, 400.

Deposit in Bank bearing interest is—Lynn Mechanics', $5,900.

	NEWBURYPORT.	ROCKPORT.	SALEM.	SALISBURY.	CAMBRIDGE.
	Institution for Savings in Newburyport and its Vicinity.	Rockport Savings Bank.	Salem Savings Bank.	Provident Institution for Savings in the towns of Salisbury and Amesbury.	Savings Institution in the City of Cambridge.
Number of Depositors,	5,958	215	8,995	1,430	1,319
Amount of Deposits,	$1,285,680 53	$14,409 83	$1,922,388 14	$258,751 31	$234,745 88
Public Funds,	30,000 00	– –	239,888 69	15,000 00	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	234,500 00	12,181 00	176,561 80	78,255 00	6,700 00
Loans on Bank Stock,	4,310 00	– –	128,900 00‡	4,500 00	17,100 00
Deposits, in Banks, bearing interest,	5,572 00	– –	33,219 72	7,462 61	– –
Railroad Stock,	64,314 00*	– –	46,100 00	– –	– –
Loans on Railroad Stock,	375 00	– –	30,000 00	– –	– –
Invested in Real Estate,	3,000 00	– –	– –	4,900 00	– –
Loans in Mortgage of Real Estate,	297,753 09	2,950 00	231,578 07	40,761 00	156,559 02
Loans to County, or Town,	169,000 00	– –	451,813 90	48,500 00	15,000 00
Loans on Personal Security,	291,049 30†	– –	583,600 00	67,271 00	36,400 00

Cash on hand, ...	1,118 25	500 84	725 96	7,541 00	2,986 86
Rate and amount of ordinary Dividend for last year, ...	6 per cent., 72,523 87	5 per cent., 599 77	5 per cent., 85,093 99	6 per cent., 14,706 12	4 per cent.
Average annual per cent. of Dividends, of last five years, ...	6 per cent.	Less than 5 years.	5 per cent. Since October, 1853.	6½ per cent.	7 per cent.
Annual Expenses of the Institution, . .	2,570 08	60 00	3,040 73	450 00	850 00

Institution for Savings in Newburyport and Vicinity.—Public Funds—Massachusetts 6 per cent. Scrip, $30,000. The Bank Stock is owned as follows:—Atlas, $25,000; Atlantic, 12,200; Boston, 11,850; Bank of Commerce, 15,700; City, Boston, 10,200; Columbian, 20,000; Eagle, 16,900; Exchange, Boston, 10,000; Faneuil Hall, 12,800; Globe, 8,300; Granite, 29,600; Hamilton, 10,000; Massachusetts, 8,250; Merchants', Boston, 29,200; New England, 5,000; North, 12,200; Shoe and Leather Dealers', 15,600; State, 1,740; Suffolk, 2,200; Traders', 24,100; Tremont, 20,900; Union, Boston, 20,800; Washington, 30,300; Webster, 5,000; Mechanics', Newburyport, 19,700; Merchants', Newburyport, 45,710; Ocean, 5,250; Gloucester, 6,000. Loans on Bank Stock are—20 shares Shoe and Leather Dealers', $1,600; 22 shares Union, Haverhill, 1,850; 7 shares Mechanics', Newburyport, 500; 8 shares Ocean, 360. Deposit in Bank bearing interest is—Ocean, $5,572. Loans on Railroad Stock are—5 shares Fitchburg, $300; 30 shares Eastern, 75. Railroad Stock is owned as follows:—50 shares Boston and Maine; 300 shares Fitchburg; 100 shares Boston and Worcester; 20 shares Lowell, valued at $44,050; also, 8 shares East Boston Ferry Company, 264; 20 shares Fifty Associates Corporation, 20,000.

Rockport Savings Bank.—The Bank Stock is owned as follows:—10 shares Howard, $1,000; 15 shares National, 1,522.75; 15 shares Webster, 1,554.50; 8 shares Blackstone, Boston, 824; 10 shares Tremont, 1,052.50; 6 shares Granite, 589.50; 15 shares Bank of Commerce, 1,513.75; 13 shares Rockport, 1,358.50; 10 shares Village, 1,040; 4 shares Gloucester, 424; 3 shares Bass River, 391.50; 10 shares Bank of Commerce, 1,513.75.

Salem Savings Bank.—Public Funds—Massachusetts 5 per cent., $80,000; Maine 6 per cent., 1,000; Ohio 6 per cent., 78,669.37; Pennsylvania 5 per cent., 89,219.32. The Bank Stock is owned as follows:—Exchange, $4,133.33; Marblehead, 2,000; Asiatic, 7,470; Commercial, 3,200; Columbian, 21,000; City, 10,500; Salem, 3,600; Beverly, 625; Merchants', 40,533.47; Bank of Commerce, 60,000; Tremont, 12,500; Metropolitan, 11,000.

Deposit in Bank bearing interest is—Merchants', $33,219.72.

Loans on Bank Stock are—Exchange, Boston, $9,000; Naumkeag, 2,500; Shoe and Leather Dealers', 1,400; Exchange and Rockland, 4,500; Merchants' and New England, 3,500.

Loans to Banks—Commercial, $20,000; Merchants', 20,000; Exchange, 13,000; Warren, 15,000; Danvers, 20,000; Merrimack, 20,000.

Railroad Stock is owned as follows:—Portland, Saco and Portsmouth, $36,100; Boston and Worcester Bonds, 10,000.

Loans on Railroad Stock are—Boston and Worcester, $10,000; Eastern, 5,000; Fitchburg, 5,000; Western, 10,000.

Provident Institution for Savings in the Towns of Salisbury and Amesbury.—Public Funds—Massachusetts 6 per cent., $15,000.

The Bank Stock is owned as follows:—31 shares Tremont, $3,100; 10 shares Howard Banking Company, 1,000; 30 shares Blackstone, Boston, 3,000; 41 shares Grocers', 1,435; 25 shares Eagle, 2,500; 25 shares Union, Boston, 2,500; 43 shares Boston, 2,150; 25 shares Globe, 2,500; 52 shares State, 3,120; 15 shares Atlantic, 1,500; 40 shares Webster, 4,000; 25 shares Eliot, 2,500; 38 shares Suffolk, 3,800; 25 shares Columbian, 2,500; 50 shares Exchange, Boston, 5,000; 20 shares Boylston, 2,000; 15 shares New England, 1,500; 25 shares Atlas, 2,500; 25 shares Shoe and Leather Dealers', 2,500; 10 shares City, Boston, 1,000; 37 shares Shawmut, 3,700; 13 shares Faneuil Hall, 1,300; 12 shares Granite, 1,200; 8 shares Traders', 800; 45 shares Merchants', Boston, 4,500; 40 shares Bank of Commerce, 4,000; 42 shares Railroad, 3,150; 50 shares Powow River, 5,000; 45 shares Bay State, 4,500.

Loan on Bank Stock is—50 shares Howard Banking Company, $4,500.

Deposit in Bank bearing interest is—Powow River, $7,462.64.

Savings Institution in Cambridge.—The Bank Stock is owned as follows:—20 shares Bank of Commerce, $2,044; 7 shares Cambridge, 630; 25 shares Charles River, 2,526; 15 shares Lechmere, 1,500.

Loans on Bank Stock are—26 shares Charles River, $2,300; 20 shares Merrimack, 10 do. City, Boston, and 1 do. Union, Boston, 2,300; 14 shares Merchants', Boston, 20 do. Lechmere, 3,000; 20 shares Fitchburg, 1,500; 70 shares Bank of Commerce, 6,000; 25 shares New England, 2,000.

* Railroad Stock owned includes 8 shares East Boston Ferry Company, $264, and 20 shares Fifty Associates' Corporation, $20,000.

† Included in "Loans on Personal Security," is an annuity in trust in Massachusetts Hospital Life Insurance Company, of $4,764.30; Loans to Corporations, $55,830; and on pledge of Stocks, $7,400.

‡ Loans on Bank Stock include $108,000 loaned to Banks.

	CAMBRIDGEPORT.	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.
	Cambridgeport Savings Bank.	Warren Institution for Savings.	Middlesex Institution for Savings.	Framingham Savings Bank.	City Institution for Savings.
Number of Depositors,	405	3,784	2,111	696	4,494
Amount of Deposits,	$48,660 02	$855,742 84	$524,013 15	$129,659 20	$1,235,350 64
Public Funds,	– –	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	12,095 33	28,179 00	158,000 00	13,700 00	175,600 00
Loans on Bank Stock,	– –	7,475 00	20,580 00	26,250 00	57,600 00
Deposits, in Banks, bearing interest,	10,000 00	– –	– –	– –	84,000 00
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	8,450 00	14,800 00	– –	– –
Invested in Real Estate,	– –	– –	– –	1,500 00	– –
Loans in Mortgage of Real Estate,	8,300 00	620,903 00	219,325 00	44,791 50	393,410 00
Loans to County, or Town,	14,500 00	92,500 00	91,135 00	34,100 00	404,800 00
Loans on Personal Security,	5,000 00	80,700 00	35,853 59	10,625 00	126,400 00

Cash on hand, ...	1,100 95	5,995 78	5,406 38	1,088 72	896 55*
Rate and amount of ordinary Dividend for last year, ...	4 per cent., 1,385 41	4 per cent.	4 per cent., 20,086 83	4 per cent.	5 per cent., 52,312 12
Average annual per cent. of Dividends, of last five years, ...	Less than 5 years,	$7\frac{6}{10}$ per cent.	7 per cent., and a fraction over.	7 per cent.	$7\frac{2}{3}$ per cent.
Annual Expenses of the Institution, . .	200 00	3,101 71	1,033 87	550 00	2,402 38

Cambridgeport Savings Bank.—The Bank Stock is owned as follows:—40 shares Cambridge, $4,175; 40 shares Eliot, 3,995.33; 25 shares Webster, 2,525; 14 shares Cambridge City, 1,400.

Deposit in Bank bearing interest is—Cambridge, $10,000.

Warren Institution for Savings.—The Bank Stock is owned as follows:—20 shares City, $1,980; 114 Bunker Hill, 11,552; 49 shares Shoe and Leather Dealers', 5,233; 30 shares State, 1,815; 35 shares Market, 2,765; 48 shares Eagle, 4,834.

Loans on Bank Stock are—30 shares Dedham, $2,200; 11 shares Bunker Hill, 100; 34 shares Bunker Hill, 3,000; 33 shares Railroad and 4 Bunker Hill, 2,175.

Loans on Railroad Stock are—141 shares Fitchburg, $8,000; 7 shares Fitchburg, 450.

Middlesex Institution for Savings.—The Bank Stock is owned as follows:—Grocers', $4,000; National, 10,000; Webster, 15,000; Howard, 5,000; Merchants', Boston, 16,000; City, Boston, 10,000; State, 9,000; Eagle, 10,000; Hamilton, 1,400; Granite, 2,500; Columbian, 5,000; Shoe and Leather Dealers', 10,000; Traders', 1,500; Bank of Commerce, 15,000; Tremont, 6,200; Bank of North America, 7,500; Shawmut, 5,000; Faneuil Hall, 5,000; Eliot, 10,000; Concord, 8,500; Lowell, 900; Framingham, 500.

Loans on Bank Stock are—60 shares Grocers', $5,000; 20 shares Prescott and 12 Fitchburg Railroad, 2,000; 10 shares National, 900; 100 shares Boston, 37 Webster and 22 Shoe and Leather Dealers', 10,000; 10 shares Plymouth, 900; 10 shares Concord and 15 Fitchburg Railroad, 1,600; 2 shares Merchants', Boston, 180.

Loans on Railroad Stock are:—169 shares Fitchburg, 22 Western and 5 Concord Bank, $12,300; 30 shares Boston and Worcester, 2,500.

Framingham Savings Bank.—The Bank Stock is owned as follows:—20 shares Framingham; 10 shares Traders'; 15 shares Webster; 52 shares Eliot; 5 shares Maverick; 35 Bank of Commerce, $13,700.

Loans on Bank Stock are—166 shares Framingham; 61 shares State; 10 shares Grafton; 17 shares Merchants', Boston; 20 shares Eliot; 27 shares Bank of Commerce; 20 shares Exchange, Boston; 10 shares Granite; 10 shares Traders', $26,250.

City Institution for Savings.—The Bank Stock is owned as follows:—Appleton, $20,000; Prescott, 13,500; Railroad, 900; Wamesit, 10,000; Tremont, 12,700; Boylston, 4,000; Shawmut, 5,000; Exchange, 5,000; Granite, 15,000; Blackstone, 15,000; National, 15,000; Eliot, 5,000; Webster, 10,000; Pemberton, 5,000; Bay State, 2,500; Bunker Hill, 2,000; Bank of Commerce, 15,000; Bank of North America, 20,000.

Loans on Bank Stock are—194 shares Appleton, $17,000; 21 shares Atlas, 25 Webster and 10 Bank of North America, 5,000; 19 shares Wamesit and 10 Appleton, 2,600; 47 shares Prescott, 1,400; 10 shares Bunker Hill and 15 Wamesit, 2,000; 209 shares Exchange, 18,500; 15 shares Wamesit and 10 Appleton, 2,200; 30 shares Merchants', 2,500; 70 shares Mechanics', Worcester, 5,000; 20 shares Freeman's, 1,400.

Deposits in Banks bearing interest are—Bank of Commerce, $34,000: Traders', 25,000; Railroad, 25,000.

* Due Appleton Bank for over draft, $7,355.91.

	LOWELL—Con.	NEWTON.	WALTHAM.	BLACKSTONE.	CLINTON.
	Lowell Institution for Savings.	Institution for Savings in the town of Newton.	Waltham Savings Bank.	Blackstone Savings Bank.	Clinton Savings Bank.
Number of Depositors,	5,306	153	456	107	306
Amount of Deposits,	$1,101,685 60	$13,868 10	$77,274 49	$14,023 86	$47,543 40
Public Funds,	– –	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	229,660 00	1,700 00	4,492 00	7,900 00	– –
Loans on Bank Stock,	34,000 00	– –	– –	– –	4,500 00
Deposits, in Banks, bearing interest,	269,000 00	– –	– –	3,623 86	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –	– –
Invested in Real Estate,	20,334 06	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	118,250 00	8,324 50	51,708 80	– –	12,200 00
Loans to County, or Town,	430,425 00	1,000 00	– –	2,000 00	5,000 00
Loans on Personal Security,	– –	2,775 00	20,876 10	500 00	17,950 00

Cash on hand, ...	16 54	634 45	1,866 28	– –	8,394 91
Rate and amount of ordinary Dividend for last year, ...	4 per cent., 39,944 38	5 per cent., 610 36	5 per cent.	"No dividend last year."	5 per cent., 1,637 87
Average annual per cent. of Dividends, of last five years, ...	$7\frac{3}{8}$ per cent.	7 per cent.	Less than 5 years.	Less than 5 years.	$6\frac{57}{100}$ per cent.
Annual Expenses of the Institution, . .	2,500 00	43 00	300 00	117 00	155 10

Lowell Institution for Savings.—The Bank Stock is owned as follows:—Eagle, $37,500; Lowell, 16,300; Bank of Commerce, 23,000; Granite, 21,600; Bank of North America, 20,000; Globe, 15,000; New England, 14,600; City, 12,000; Traders', 14,000; State, 12,960; Hamilton, 12,000; Market, 9,100; Bunker Hill, 7,000; Railroad, 5,100; Tremont, 5,000; Boston, 4,500.

Loans on Bank Stock are—$14,000 on 16,900, Lowell; 19,000 on 21,400, Bank of Commerce; 1,000 on 1,200, Wamesit.

Deposits in Banks bearing interest are—City, $37,000; Traders', 85,000; Tremont, 13,000; Bank of Commerce, 24,000; Columbian, 60,000; Eagle, 50,000.

Institution for Savings in the Town of Newton.—The Bank Stock is owned as follows:—11 shares Newton, $1,100; 6 shares Bank of Brighton, 600.

Waltham Savings Bank.—The Bank Stock is owned as follows:—Waltham, $3,992; Newton, 500.

Blackstone Savings Bank.—The Bank Stock is owned as follows:—26 shares Webster, $2,600; 20 shares Grocers', 2,000; 25 shares Worcester County, 2,500; 8 shares City, Worcester, 800.

Deposit in Bank bearing interest is—Worcester County, $3,623.86.

Clinton Savings Bank.—Loan on Bank Stock:—50 shares Lancaster, $4,500.

	FITCHBURG.	LANCASTER.	MILFORD.	MILLBURY.	N. BROOKFIELD.
	Fitchburg Savings Bank.	Lancaster Savings Bank.	Milford Savings Bank.	Millbury Savings Bank.	North Brookfield Savings Bank.
Number of Depositors,	2,430	952	466	209	184
Amount of Deposits,	$450,211 34	$181,031 47	$46,610 00	$15,019 99	$9,744 39
Public Funds,	– –	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	81,000 00	15,100 00	2,666 00	1,500 00	– –
Loans on Bank Stock,	6,190 00	9,300 00	13,935 00	4,100 00	– –
Deposits, in Banks, bearing interest,	– –	– –	5,546 63	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	183,950 00	75,170 00	10,866 00	8,700 00	4,200 00
Loans to County, or Town,	43,400 00	12,600 00	3,000 00	– –	4,380 50
Loans on Personal Security,	142,830 00	69,373 49	11,550 00	1,800 00	1,645 00

Cash on hand, ...	6,795 66	2,067 44	"None except in Milford Bank."	*	– –
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 20,041 46	5 per cent., 8,257 03	5 per cent., 1,812 87	5 per cent., 521 64	5 per cent., 317 08
Average annual per cent. of Dividends, of last five years, ...	7 per cent.	7 per cent. July '55 5 per cent since.	7 per cent.	Less than 5 years.	Less than 5 years.
Annual Expenses of the Institution, . .	677 25	206 38	130 00	85 00	60 00

FITCHBURG SAVINGS BANK.—The Bank stock is owned as follows:—Fitchburg, $10,000; Rollstone, 5,000; Bank of North America, 3,000; Webster, 5,000; Howard Banking Company, 10,000; Merchants', 15,000; National, 20,000; City, Worcester, 10,000; Quinsigamond, 3,000.

Loans on Bank Stock are—5 shares Townsend, $450; 7 shares Rollstone, 600; 60 shares Fitchburg, 5,140.

LANCASTER SAVINGS BANK.—The Bank Stock is owned as follows:—50 shares Eliot; 50 shares Lancaster; 11 shares Grocers'; 40 shares Bank of Commerce, $15,100.

Loan on Bank Stock is—Lancaster, $9,300.

MILFORD SAVINGS BANK.—The Bank Stock is owned as follows:—25 shares Milford, $2,666.

Loans on Bank Stock are—150 shares Milford, $12,035; 12 shares Wrentham, 900; 12 shares Shoe and Leather Dealers', 1,000.

Deposit in Bank bearing interest is—Milford, $5,546.63.

MILLBURY SAVINGS BANK.—The Bank Stock is owned as follows:—10 shares Millbury, $1,000; 5 shares Quinsigamond, 500.

Loans on Bank Stock are—17 shares Millbury, $1,500; 15 do., 1,000; 17 do., 900; 8 do., 700.

NORTH BROOKFIELD SAVINGS BANK.—No Public Funds or Bank Stock.

* Owe Millbury Bank $624.33.

	SOUTHBRIDGE.	WINCHENDON.	WORCESTER.		NORTHAMPTON.
	Southbridge Savings Bank.	Winchendon Savings Bank.	Worcester County Institution for Savings.	Worcester Mechanics' Savings Bank.	Northampton Institution for Savings.
Number of Depositors,	677	142	10,141	1,767	605
Amount of Deposits,	$105,151 85	$9,772 84	$1,983,048 08	$390,763 92	$84,190 05
Public Funds,	15,000 00	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	12,000 00	– –	308,620 00	31,786 00	22,861 73
Loans on Bank Stock,	11,940 00	500 00	54,345 93	46,750 00	7,120 00
Deposits, in Banks, bearing interest,	4,200 00	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	29,150 00	4,678 48	1,138,376 15	170,250 00	24,710 00
Loans to County, or Town,	7,977 50	– –	173,493 65	– –	1,200 00
Loans on Personal Security,	27,950 00	3,335 00	396,931 80	138,913 70	30,589 84

Cash on hand, ...	65 86	1,297 01	1,827 72	4,309 94	1,041 88
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 4,480 62	5 per cent., 390 16	5 per cent.	5 per cent., 16,688 17	5 per cent., 3,659 14
Average annual per cent. of Dividends, of last five years, ...	$5\frac{2}{5}$ per cent.	Less than 5 years.	$7\frac{1}{2}$ per cent.	7 per cent.	$6\frac{1}{4}$ per cent.
Annual Expenses of the Institution, . .	301 00	30 00	3,589 89	1,082 27	425 00

Southbridge Savings Bank.—Public Funds—Massachusetts 5 per cent. Scrip, $5,000; do. 6 per cent., 10,000.

The Bank Stock is owned as follows:—85 shares Southbridge; 10 shares Merchants', Boston; 7 shares New England; 18 shares Washington, $12,000.

Loans on Bank Stock are—10 shares Southbridge, $900; 26 do., 2,340; 20 do., 1,800; 17 do., 1,500; 50 do., 4,500; 10 do., 900.

Deposit in Bank bearing interest is—Southbridge, $4,200.

Winchendon Savings Bank.—No Public Funds or Bank Stock.

Loan on Bank Stock is—Rollstone, $500.

Worcester County Institution for Savings.—The Bank Stock is owned as follows:—Atlantic, $5,400; Atlas, 6,500; Boston, 1,650; City, Boston, 19,500; Exchange, Boston, 2,000; Eagle, 4,200; Grocers', 4,500; Granite, 19,900; Hamilton, 10,000; Merchants', Boston, 9,000; Massachusetts, 9,000; National, 10,000; New England, 8,900; North, 3,000; State, 3,120; Shawmut, 7,500; Traders', 2,300; Union, Boston, 1,500; Washington, 4,500; Webster, 27,000; Blackstone, Uxbridge, 1,000; Fitchburg, 5,100; Lancaster, 2,000; Leicester, 4,000; Millbury, 5,050; Oxford, 4,800; Southbridge, 3,000; Central, 22,400; Citizens', 24,800; City, Worcester, 20,000; Mechanics', Worcester, 7,000; Quinsigamond, 16,000; Worcester, 34,000.

Loans on Bank Stock are—$300 on 800 Suffolk; 2,000 on 2,200 Framingham; 4,360 on 5,400 Worcester; 7,635.93 on 11,000 Leicester; 6,400 on 7,200 Lancaster; 15,050 on 16,700 Central; 4,500 on 5,000 Southbridge; 1,100 on 2,000 Mechanics', Worcester; 3,000 on 3,400 Millbury; 9,000 on 10,000 Quinsigamond; 1,000 on 700 Leicester, 300 Mechanics', Worcester, and 200 Central.

Worcester Mechanics' Savings Bank.—The Bank Stock is owned as follows:—Bank of Commerce, $7,000; Granite, 6,000; City, Worcester, 8,750; Central, 1,700; Worcester, 4,500; Mechanics', Worcester, 2,836; Quinsigamond, 1,000.

Loans on Bank Stock are—Mechanics', Worcester, City, do., and Central, $45,850; Blackstone, Uxbridge, 900.

Northampton Institution for Savings.—The Bank Stock is owned as follows:—5 shares Northampton, $608.71; 10 shares Holyoke, 1,006.70; 20 shares Webster, 2,075.10; 40 shares City, Worcester, 4,001.25; 25 shares State, 1,601.49; 20 shares Granite, 2,032.58; 20 shares Bank of North America, 2,112; 20 shares National, 2,028.22; 10 shares Shawmut, 1,022.50; 10 shares Bank of Commerce, 1,073.94; 10 shares Merchants', 1,095.21; 10 shares Traders', 1,056.69; 10 shares Exchange, 1,104.22; 20 shares Washington, 2,045.12.

Loans on Bank Stock are—10 shares Northampton and 10 do. City, Worcester, $1,980; 2 shares Hampshire Manufacturers', 6 do. Exchange, and 5 do. Bank of Commerce, 990; 11 shares Holyoke, 990; 13 shares Northampton, 1,000; 5 shares Webster, 5 do. Hampshire Manufacturers' and 3 do. National, 1,170; 11 shares Holyoke, 990.

	WARE.	CHICOPEE.	HOLYOKE.	SPRINGFIELD.	
	Ware Savings Bank.	Chicopee Savings Bank.	Holyoke Savings Bank.	Hampden Savings Bank.	Springfield Institution for Savings.
Number of Depositors,	990	261	139	579	3,023
Amount of Deposits,	$185,011 48	$31,039 30	$17,550 88	$126,585 80	$674,227 97
Public Funds,	– –	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	44,636 00	3,090 00	1,757 00	32,133 50	179,819 00
Loans on Bank Stock,	21,390 00	– –	900 00	9,900 00	14,822 00
Deposits, in Banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	25,775 00	19,400 00	10,500 00	33,613 55	283,784 04
Loans to County, or Town,	14,279 00	– –	2,100 00	– –	29,577 00
Loans on Personal Security,	78,690 00	9,400 00	2,250 00	57,724 56	169,100 00

Cash on hand, ...	6,078 28	58 59	847 51	22 83	3,452 97
Rate and amount of ordinary Dividend for last year, ...	6 per cent., 9,677 08	5 per cent., 1,299 27	5 per cent., 513 42	5 per cent., 5,416 73	5 per cent., 31,635 53
Average annual per cent. of Dividends, of last five years, ...	7 per cent.	Less than 5 years.	Less than 5 years.	Less than 5 years.	5 per cent.*
Annual Expenses of the Institution, . .	800 00	150 00	163 75	425 00	1,618 44

WARE SAVINGS BANK.—The Bank Stock is owned as follows:—Hampshire Manufacturers' $8,806; Granite, 5,150; National, 5,000; Bank of North America, 3,030; Bank of Commerce, 3,000; Washington, 3,000; Webster, 10,150; Eliot, 3,000; City, Worcester, 3,500.

Loans on Bank Stock are—153 shares Hampshire Manufacturers', $12,900; 36 shares Monson, 3,150; 10 shares City, Worcester, 900; 26 shares Mechanics', Worcester, 2,340; 10 shares Lee, 900; 3 shares Blackstone and 1 Market, 300; 5 shares Greenfield, 450; 5 shares Lancaster, 450.

CHICOPEE SAVINGS BANK.—The Bank Stock is owned as follows:—32 shares Cabot, $3,090.

HOLYOKE SAVINGS BANK.—The Bank Stock is owned as follows:—12 shares Agawam, $1,232; 5 shares Hadley Falls, 525.

Loan on Bank Stock is—Hadley Falls, $900.

HAMPDEN SAVINGS BANK.—The Bank Stock is owned as follows:—90 shares Merchants', Boston, $9,810; 20 shares Cabot, 2,130; 16 shares Hadley Falls, 1,640; 69 shares Bank of Commerce, 6,933.50; 112 shares Agawam, 11,620.

Loans on Bank Stock are—10 shares Pynchon, $900; 34 shares Western, 3,000; 8 shares Agawam, 500; 5 shares Hancock and 6 Chicopee, 1,000; 49 shares Hadley Falls, 4,000; 8 shares Merchants', Boston, 500.

SPRINGFIELD INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Springfield, 8,600; Chicopee, 1,000; Shawmut, 10,900; State, 10,200; Hamilton, 6,100; City, 11,500; North, 10,000; Tremont, 6,200; Cabot, 8,000; Traders', 11,900; Atlantic, 3,795.50; Bank of Commerce, 11,300; Bank of North America, 15,000; Boston, 750; Exchange, 2,000; Granite, 14,000; Merchants', 6,900; Atlas, 12,600; Howard, 9,973.50; Washington, 6,600; Pynchon, 2,200; Eliot, 3,000; Eagle, 1,200; Blackstone, 5,100; Columbian, 5,000.

Loans on Bank Stock are—Springfield, 5,000; Greenfield, 1,500; Commerce, 1,922; Pynchon, 2,000; Westfield, 3,000; John Hancock, 500; Hadley Falls, 900.

* With extra dividend in 1854 of ten per cent. for 5 years.

	WESTFIELD.	GREENFIELD	ADAMS.	LEE.	PITTSFIELD.
	Westfield Savings Bank.	Franklin Savings Institution.	North Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.
Number of Depositors,	313	1,817	227	402	689
Amount of Deposits,	$40,921 98	$352,272 88	$31,192 69	$51,336 03	$131,800 34
Public Funds,	– –	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	3,673 83	52,169 00	8,000 00	7,344 50	51,800 00
Loans on Bank Stock,	6,025 00	8,650 00	– –	– –	3,100 00
Deposits, in Banks, bearing interest,	– –	– –	7,500 00	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	13,050 00	108,377 00	– –	15,160 15	7,200 00
Loans to County, or Town,	3,000 00	59,150 00	4,053 44	6,200 00	10,000 00
Loans on Personal Security,	17,375 00	127,944 29	11,325 .00	22,490 64	54,264 25

Cash on hand, ...	– –	6,736 04	943 69	401 59	819 37
Rate and amount of ordinary Dividend for last year, ...	5 per cent.	5 per cent., 16,641 13	5 per cent., 1,288 88	6 per cent., 2,767 39	5 per cent., 5,468 65
Average annual per cent. of Dividends, of last five years, ...	Less than 5 years.	7 per cent.	5 per cent.	$6\frac{1}{5}$ per cent.	7 per cent.
Annual Expenses of the Institution, . .	75 00	600 00	60 00	201 00	324 62

Westfield Savings Bank.—The Bank Stock is owned as follows:—Westfield, $2,933.83; Hampden, 240; Conway, 500.
Loan on Bank Stock is—Westfield, $6,025.

Franklin Savings Institution.—The Bank Stock is owned as follows:—204 shares Bank of Commerce; 47 shares Faneuil Hall; 67 shares Merchants', Boston; 65 shares Bank of North America; 15 shares Traders' and 195 shares Webster, $52,169.
Loans on Bank Stock are—15 shares Franklin County, $1,350; 76 shares Greenfield, 6,300; 12 shares Conway, 1,000.

North Adams Savings Bank.—The Bank Stock is owned as follows:—Adams, $3,000; Pittsfield, 3,000; Lee, 2,000.
Deposit in Bank bearing interest is—Adams, $7,500.

Lee Savings Bank.—The Bank Stock is owned as follows:—Lee, $7,344.50.
Loans to County or Town—Lee, $3,200; Lenox, 1,000; County of Berkshire, 2,000.

Berkshire County Savings Bank.—The Bank Stock is owned as follows:—80 shares Bank of Commerce, $8,000; 90 shares Merchants', 9,000; 70 shares National, 7,000; 60 shares Cabot, 6,000; 46 shares Webster, 4,600; 100 shares Lee, 10,000; 40 shares Pittsfield, 4,000; 20 shares Hadley Falls, 2,000; 12 shares Howard Banking Company, 1,200.
Loan on Bank Stock is—35 shares Pittsfield, $3,100.

	CANTON.	COHASSET.	DEDHAM.	DORCHESTER.	FOXBOROUGH.
	Canton Institution for Savings.	Cohasset Savings Bank.	Dedham Institution for Savings.	Dorchester Savings Bank.	Foxborough Savings Bank.
Number of Depositors,	424	391	2,402	428	249
Amount of Deposits,	$68,417 53	$83,472 22	$498,273 87	$62,626 54	$14,730 06
Public Funds,	– –	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	5,050 00	17,480 00	25,416 50	8,969 25	4,455 50
Loans on Bank Stock,	2,300 00	– –	55,700 00	7,075 00	– –
Deposits, in Banks, bearing interest,	– –	– –	2,847 14	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	2,450 00	– –	– –
Invested in Real Estate,	– –	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	35,265 00	58,950 00	321,608 17	38,300 00	3,100 00
Loans to County, or Town,	2,900 00	6,500 00	22,201 97	4,500 00	– –
Loans on Personal Security,	22,130 00	– –	83,508 96	2,700 00	5,735 00

Cash on hand, ...	772 53	1,795 28	– –	2,305 41	422 63
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 2,814 39	5 per cent., 3,815 49	5 per cent., 23,349 21	5 per cent., 2,152 93	5 per cent.
Average annual per cent. of Dividends, of last five years, ...	7 per cent.	$7\frac{73}{100}$ per cent.	Nearly $6\frac{1}{2}$ per cent.	Less than 5 years.	Less than 5 years.
Annual Expenses of the Institution, . .	254 50	331 25	1,149 05	381 00	102 32

Canton Institution for Savings.—The Bank Stock is owned as follows:—32 shares Neponset, $3,200; 15 shares North, 1,500; 5 shares Market, 350.

Loan on Bank Stock is—Neponset, $2,300.

Cohasset Savings Bank.—The Bank Stock is owned as follows:—State, $480; Columbian, 1,300; North, 1,000; Traders', 1,500; Tremont, 1,400; Atlas, 1,000; Webster, 1,000; Washington, 1,500; Shawmut, 2,400; City, 1,700; Union, 1,500; Merchants', 1,700; Blackstone, 1,000.

Dedham Institution for Savings.—The Bank Stock is owned as follows:—126 shares Dedham, $12,987.50; 15 shares Traders', 1,542.50; 18 shares Merchants', 1,820; 10 shares Globe, 1,065; 23 shares State, 1,451.50; 6 shares Union, 620; 120 shares Peoples', 5,930.

Loans on Bank Stock are—63 shares Dedham, $5,600; 65 shares Blackstone, 5,850; 89 shares Shawmut, 8,000; 70 shares Rockland, 5,800; 20 shares Shoe and Leather Dealers', 1,800; 50 shares Howard, 4,000; 5 shares Newton, 450; 60 shares Exchange, 5,400; 5 shares Tradesman's, 400; 38 shares Suffolk, 3,000; 18 shares Traders' and 5 Atlas, 2,000; 10 shares Cambridge, 900; 145 shares Cochituate, 12,500.*

Deposit in Bank bearing interest is—$2,847.14.

Loan on Railroad Stock is—43 shares Fitchburg, $2,450.

Dorchester Savings Bank.—The Bank Stock is owned as follows:—10 shares State, $625; 5 shares Atlas, 510; 12 shares Eagle, 1,272; 15 shares City, Boston, 1,562.25; 10 shares Suffolk, 1,300; 10 shares Hamilton, 1,180; 20 shares Mattapan, 2,035; 5 shares Blue Hill, 485.

Loans on Bank Stock are—43 shares Mattapan, $3,665; 13 shares Springfield, 1,170; 10 shares Cabot, 900; 12 shares Shoe and Leather Dealers', 1,000; 4 shares Washington, 340.

Loans to County or Town are—Town of Dorchester, $4,000; Town of Milton, 500.

Foxborough Savings Bank.—The Bank Stock is owned as follows:—5 shares Shawmut, $519.75; 5 shares Webster, 515; 10 shares Boylston, 1,132.50; 5 shares Eliot, 496,25; 4 shares Faneuil Hall, 438; 4 shares Blackstone, 415.50; 4 shares Bank of North America, 413.50; 5 shares Wrentham, 525.

* As further collateral to this note, the Institution holds 46 shares of Bates' Manufacturing Company's stock, and 115 shares Lewiston Water-Power Company's stock, and two satisfactory personal notes for $4,166.67 each.

	QUINCY.	RANDOLPH.	ROXBURY.	WEYMOUTH.	FAIRHAVEN.
	Quincy Savings Bank.	Randolph Savings Bank.	Institution for Savings in Roxbury and its Vicinity.	Weymouth and Braintree Institution for Savings.	Fairhaven Institution for Savings.
Number of Depositors,	999	97	1,963	1,010	784
Amount of Deposits,	$182,715 55	$8,012 17	$389,061 78	$191,407 25	$244,211 95
Public Funds,	– –	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	32,924 41	Amount not stated	53,501 57	9,500 00	90,700 00
Loans on Bank Stock,	750 00	– –	27,350 00	– –	14,203 32
Deposits, in Banks, bearing interest,	– –	– –	– –	– –	8,000 00
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	9,989 75	– –	– –
Loans in Mortgage of Real Estate,	121,870 00	– –	58,200 00	125,722 50	8,128 31
Loans to County, or Town,	20,000 00	– –	99,700 00	– –	11,500 00
Loans on Personal Security,	7,795 97	3,189 00	136,247 50	50,060 00	121,450 04

Cash on hand, ...	5,490 32	– –	4,072 96	452 43	1,206 62
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 8,180 23	2 per cent., 279 64	4 per cent., 12,771 09	5 per cent., 8,351 63	7 per cent., 14,425 60
Average annual per cent. of Dividends, of last five years, ...	$7\frac{8}{100}$ per cent.	4 per cent.	$7\frac{1}{4}$ per cent., ending Oct. 1855.	$7\frac{1}{2}$ per cent.	$6\frac{2}{20}$ per cent.
Annual Expenses of the Institution, . .	450 00	80 00	1,550 00	300 00	600 00

Quincy Savings Bank.—The Bank Stock is owned as follows:—25 shares National, $2,538.08; 10 shares Grocers', 1,010; 10 shares North, 1,050; 10 shares Eliot, 1,000; 33 shares Merchants', Boston, 3,457.50; 20 shares Traders', 2,040; 50 shares Bank of North America, 5,025; 20 shares Exchange, Boston, 1,975.33; 20 shares Webster, 2,000; 8 shares Washington, 844; 39 shares State, 2,554.50; 45 shares Quincy Stone, 4,865; 45 shares Mount Wollaston, 4,565.

Loans on Bank Stock are—10 shares Quincy Stone, $300; 5 shares Exchange, Boston, 450.

Randolph Savings Bank.—The Bank Stock is owned as follows:—17 shares Blackstone; 15 shares Bank of North America; 15 shares Grocers', and 5 shares Traders'.

Institution for Savings in Roxbury and Vicinity.—The Bank Stock is owned as follows:—20 shares Traders', $1,970; 30 shares Granite, 3,000; 25 shares Market, 1,750; 34 shares State, 2,010.10; 170 shares Washington, 16,991; 165 shares North, 16,480.47; 20 shares Atlas, 2,000; 20 shares Bank of Commerce, 2,000; 146 shares People's, 7,300.

Loans on Bank Stock are—159 shares People's, $7,200; 51 shares Mechanics', 5,000; 9 shares Washington, 800; 55 shares Bank of Commerce, 5,000; 15 shares Exchange, 1,350; 33 shares Shoe and Leather Dealers', 34 Washington and 16 Eagle, 8,000.

Loans to County or Town are—City of Roxbury, $85,500; City of Boston, 14,200.

Weymouth and Braintree Institution for Savings.—The Bank Stock is owned as follows:—71 shares Union, of Weymouth and Braintree, $7,100; 12 shares North, 1,200; 12 shares Merchants', Boston, 1,200.

Fairhaven Institution for Savings.—The Bank Stock is owned as follows:—Bedford Commercial, $8,000; Merchants', New Bedford, 2,300; Marine, 4,300; Mechanics', New Bedford, 500; Fairhaven, 21,500; National, 17,000; Merchants', Boston, 3,800; Webster, 5,000; Tremont, 6,200; Bank of Commerce, 20,100; Eliot, 2,000.

Loan on Bank Stock is—Fairhaven, $14,203.32.

Deposit in Bank bearing interest is—Fairhaven, $8,000.

	FALL RIVER.	NEW BEDFORD.	PAWTUCKET.	TAUNTON.	ABINGTON.
	Fall River Savings Bank.	New Bedford Institution for Savings.	Franklin Savings Bank.	Bristol Co. Savings Bank.	Abington Savings Bank.
Number of Depositors,	5,163	6,912	86	2,304	464
Amount of Deposits,	$1,605,140 44	$1,746,653 03	$7,937 45	$468,641 88	$63,306 56
Public Funds,	– –	16,000 00	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	401,362 50	672,560 00	– –	54,901 71	10,907 50
Loans on Bank Stock,	– –	17,005 00	– –	1,070 00	950 00
Deposits, in Banks, bearing interest,	– –	38,960 71	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	– –	19,380 00	– –	– –	– –
Invested in Real Estate,	– –	17,528 00	– –	1,525 00	– –
Loans in Mortgage of Real Estate,	357,944 00	2,329 81	– –	240,860 64	45,375 00
Loans to County, or Town,	9,500 00	207,166 42	– –	10,000 00	1,875 00
Loans on Personal Security,	832,032 02	751,763 42	7,437 43	179,575 27	4,574 37

Cash on hand, ...	4,301 92	6,729 11	733 00	7,410 86	578 82
Rate and amount of ordinary Dividend for last year, ...	6½ per cent., 94,058 90	6 per cent., 90,218 20	– –	6 per cent., 23,699 19	5 per cent., 2,639 97
Average annual per cent. of Dividends, of last five years, ...	6½ per cent.	6 7/10 per cent.	Less than 5 years,	5½ per cent.	Less than 5 years.
Annual Expenses of the Institution, . .	3,088 98	2,619 96	– –	1,891 44	221 00

Fall River Savings Bank.—The Bank Stock is owned as follows:—603 shares Fall River, $52,762.50; 400 shares, Massasoit, 40,000; 640 shares Metacomet, 64,000; 100 shares Wamsutta, 10,000; 300 shares Marine, 30,000; 250 shares Bedford Commercial, 25,000; 132 shares Merchants', New Bedford, 13,200; 335 shares Bank of Commerce, 33,500; 300 shares Bank of North America, 30,000; 260 shares Merchants', Boston, 26,000; 200 shares Faneuil Hall, 20,000; 76 shares Grocers', 7,600; 200 shares Washington, 20,000; 275 shares Webster, 27,500; 18 shares Eliot, 1,800.

New Bedford Institution for Savings.—Public Funds—Massachusetts 5 per cent., $6,000; City of Boston 6 per cent., 10,000.

The Bank Stock is owned as follows:—Merchants', New Bedford, $100,000; Marine, 100,000; Bedford Commercial, 75,000; Mechanics', New Bedford, 100,000; Fall River, 17,500; Metacomet, 20,000; Fairhaven, 4,500; Railroad, 6,750; Exchange, Boston, 4,000; Bank of Commerce, 40,000; Granite, 24,000; Washington, 15,000; Hamilton, 55,000; North America, 15,000; Massachusetts, 20,250; Eagle, 10,500; Shawmut, 1,800; City, Boston, 2,700; Traders', 8,000; Merchants', Boston, 9,600; Columbian, 18,900; Tremont, 25,000; Union, Boston, 2,400; North, 14,300; Atlas, 12,000; State, 7,380; Webster, 10,000; Grocers', 12,400, valued at 2,480.

Loans on Bank Stock are—$9,000 on 100 shares Mechanics'; 3,900 on 19 shares Merchants', 12 shares Marine and 20 shares Mechanics'; 1,000 on 15 shares Mechanics'; 405 on 6 shares Fairhaven; 2,400 on 35 shares Merchants'; 300 on 6 shares Exchange, Boston.

Deposit in Banks bearing interest are—Merchants', New Bedford, $14,015.16; Marine, 12,455.29; Bedford Commercial, 12,490.26.

Loans on Railroad Stock are—100 shares New Bedford and Taunton, $2,380; Androscoggin and Kennebec, 2,000; Pittsfield and North Adams, 15,000.

Franklin Savings Bank.—No Public Funds or Stocks of any kind.

Bristol County Savings Bank.—The Bank Stock is owned is follows:—100 shares Webster, $10,000; 258 shares Machinists', 26,774; 100 shares National, 10,000; 30 shares Bristol County, 3,200; 50 shares Fairhaven, 4,927.71.

Loans on Bank Stock are—4 shares Machinists' and 8 Bristol County, $1,070.

Loan to County or Town—County of Bristol, $10,000.

Abington Savings Bank.—The Bank Stock is owned as follows:—Webster, $2,380.50; National, 3,045; Howard, 1,000; Eliot, 2,000; Abington, 2,482.

Loan on Bank Stock is—11 shares Abington, $950.

	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.	SCITUATE.	SOUTH SCITUATE.
	Hingham Institution for Savings.	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Scituate Savings Bank.	South Scituate Savings Bank.
Number of Depositors,	2,112	349	4,092	157	878
Amount of Deposits,	$198,913 98	$13,803 50	$726,387 54	$24,490 64	$177,572 11
Public Funds,	– –	– –	5,000 00	– –	– –
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	92,020 00	6,980 25	258,564 00	6,700 00	33,480 00
Loans on Bank Stock,	57,350 00	– –	26,870 00	1,000 00	5,500 00
Deposits, in Banks, bearing interest,	10,000 00	– –	10,502 79	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on Railroad Stock,	11,000 00	– –	3,000 00	– –	– –
Invested in Real Estate,	– –	– –	2,500 00	– –	– –
Loans in Mortgage of Real Estate,	334,418 00	13,250 30	227,929 63	11,233 37	124,828 17
Loans to County, or Town,	8,000 00	– –	61,424 90	2,370 26	5,850 00
Loans on Personal Security,	1,290 00	21,520 62	159,383 71	2,460 00	11,195 27

Cash on hand, ...	182 86	1,813 41	4,038 72	875 62	397 65
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 23,537 09	5 per cent., 1,696 97	5 per cent., 34,536 97	5 per cent., 1,016 53	5 per cent., 8,686 94
Average annual per cent. of Dividends, of last five years, ...	$7\frac{52}{100}$ per cent.	5 per cent.	$7\frac{4}{5}$ per cent.	$6\frac{2}{3}$ per cent.	$6\frac{1}{2}$ per cent.
Annual Expenses of the Institution, . .	1,008 31	216 83	1,935 99	4 10	450 00

Hingham Institution for Savings.—The Bank Stock is owned as follows:—Hingham, $10,500; Weymouth and Braintree, 2,100; Abington, 1,500; North Bridgewater, 1,500; Atlas, 2,500; Merchants', 10,000; Granite, 5,000; Hamilton, 2,800; Market, 2,520; City, 3,200; Globe, 3,000; Tremont, 5,000; Shoe and Leather Dealers', 5,000; State, 2,400; Union, 5,000; Webster, 2,500; Suffolk, 1,500; Eagle, 7,000; New England, 2,000; Bank of Commerce, 11,000; Bank of North America, 6,000.

Loans on Bank Stock are—82 shares Mechanics', $7,250; 120 shares Exchange, 10,300; 155 shares Webster, 13,800; 30 shares Tremont, 2,400; 40 shares Tradesman's, 3,300; 30 shares Cambridge Market, 2,700; 5 shares Blackstone, 300; 85 shares Atlantic, 7,500; 25 shares Union, 2,200; 20 shares New England, 1,500; 15 shares Shoe and Leather Dealers', 10 State and 5 Hamilton, 2,300; 31 shares Abington, and 15 Bank of North America, 3,800.

Deposit in Bank bearing interest is—Webster, $10,000.

Loans on Railroad Stock are—58 shares Fitchburg, $3,000; 60 shares Boston and Worcester, 3,000; 60 shares Taunton Branch, 5,000.

North Bridgewater Savings Bank.—The Bank Stock is owned as follows:—Granite, $2,510.25; Howard Banking Company, 2,000; Market, 420; Bank of Brighton, 2,050.

Plymouth Savings Bank.—Public Funds—Massachusetts 6 per cent. Scrip, payable 1862, $5,000.

The Bank Stock is owned as follows:—State, $9,114; Merchants', Boston, 28,302; Plymouth, 15,000; Old Colony, 18,020; Bristol County, 12,828; Hingham, 4,500; Wareham, 1,500; Market, 10,840; Traders', 8,000; City, ,568; Suffolk, 1,250; North, 800; Massachusetts, 5,000; Granite, 15,000; Tremont, 13,020; Atlantic, 2,640; Eagle, 2,098; Boston, 4,895; New England, 7,668; Boylston, 3,145; Exchange, 11,236; Abington, 1,500; Bank of Commerce, 14,400; Bank of North America, 9,000; Railroad, 5,600; Globe, 1,100; Freeman's, 1,520; Shawmut, 7,240; Union, 9,180; Atlas, 7,800; Hamilton, 1,100; National, 5,000; Webster, 5,000; Blackstone, 2,400; North Bridgewater, 2,000; Columbian, 2,300.

Loans on Bank Stock are—Old Colony, $6,320; Plymouth 3,520; New England, 800; Boston, 900; Boylston, 300; Merchants', 1,980; Atlantic, 400; Abington, 900; Blackstone, 800; Bristol County, 1,350; Plymouth and Old Colony, 6,700; Columbian and Tremont, 1,200; Exchange and Blackstone, 1,200; Suffolk and Plymouth, 500.

Deposits in Banks bearing interest are—Webster, $7,390.29; Bank of Commerce, 3,112.50.

Loans on Railroad Stock are—Fall River and Old Colony, $3,000.

Scituate Savings Bank.—The Bank Stock is owned as follows:—7 shares North, $700; 50 shares National, 5,000; 10 shares Merchants', Boston, 1,000.

Loan on Bank Stock is—Shawmut, $1000.

South Scituate Savings Bank.—The Bank Stock is owned as follows:—Globe, $300; Hamilton, 1,000; Atlantic, 1,000; North, 3,900; State, 1,620; Washington, 1,600; Union, Boston, 1,000; City, Boston, 2,300; Traders', 2,800; Eagle, 1,600; Granite, 1,000; Merchants', Boston, 2,000; Columbian, 2,400; New England, 1,000; Bank of Commerce, 4,000; Howard, 1,000; Webster, 1,500; Massachusetts, 500; Weymouth and Braintree, 1,000; Hingham, 1,960.

Loans on Bank Stock are—Central and Grocers', $5,500.

	WAREHAM.	BARNSTABLE.	PROVINCETOWN.	NANTUCKET.	BOSTON.
	Wareham Savings Bank.	Institution for Savings in the Town of Barnstable.	Seamen's Savings Bank.	Nantucket Institution for Savings.	Boston Five Cents Savings Bank.
Number of Depositors,	956	1,486	233	1,225	13,805
Amount of Deposits,	$204,417 39	$344,054 00	$42,214 14	$339,756 22	$1,032,179 83
Public Funds,	– –	– –	– –	– –	266,400 00
Loans on Public Funds,	– –	– –	– –	– –	– –
Bank Stock,	79,829 45	88,913 50	12,283 33	74,600 00	180,387 00
Loans on Bank Stock,	29,200 00	– –	– –	9,650 00	32,685 00
Deposits, in Banks, bearing interest,	7,000 00	– –	– –	– –	– –
Railroad Stock,	– –	– –	1,749 75	– –	– –
Loans on Railroad Stock,	– –	– –	– –	800 00	– –
Invested in Real Estate,	– –	– –	– –	3,000 00	41,072 82
Loans in Mortgage of Real Estate,	33,079 22	87,149 00	– –	92,447 25	406,250 00
Loans to County, or Town,	1,200 00	19,800 00	8,568 83	3,000 00	46,100 00
Loans on Personal Security,	60,103 43	151,898 00	20,372 00	155,804 46	69,500 00

Cash on hand, ...	2,519 30	1,497 21	114 35	1,397 17	22,508 92
Rate and amount of ordinary Dividend for last year, ...	6 per cent., 11,906 36	6 per cent.	$7\frac{1}{2}$ per cent., 1,332 38	6 per cent., 19,515 44	5 per cent., 36,445 81
Average annual per cent. of Dividends, of last five years, ...	6 per cent.	$6\frac{1}{10}$ per cent.	Less than 5 years.	$5\frac{4}{5}$ per cent.	Less than 5 years.
Annual Expenses of the Institution, . .	573 00	649 43	105 40	779 00	6,694 12

Wareham Savings Bank.—The Bank Stock is owned as follows:—50 shares Webster, $5,041.25; 57 shares Grocers', 5,741.25; 90 shares Boylston, 9,803.50; 40 shares Granite, 4,128.25; 50 shares Eagle, 5,090.75; 50 shares City, Boston, 5,035; 75 shares Shawmut, 7,097.50; 52 shares Bank of North America, 5,497.50; 65 shares Bank of Commerce, 6,525; 66 shares Shoe and Leather Dealers', 6,969.75; 116 shares Merchants', Boston, 12,230.95; 30 shares Atlantic, 3,138.75; 21 shares Wareham, 2,030; 15 shares Merchants', New Bedford, 1,500.

Loans on Bank Stock are—76 shares Wareham, $6,100; 163 shares South Reading, 13,600; 50 shares Howard Banking Company, 4,500; 56 shares Grocers', 5,000.

Deposit in Bank bearing interest is—Wareham, $7,000.

Institution for Savings in the Town of Barnstable.—The Bank Stock is owned as follows:—Barnstable, $7,700; Old Colony, 3,000; Bay State, 1,987.75; Merchants', Boston, 3,437.50; Bank of North America, 9,090; Atlantic, 2,955; City, Boston, 1,804.50; Bank of Commerce, 10,820; Washington, 3,700; Tremont, 4,965; Blackstone, Boston, 11,200; Eliot, 5,000; Market, 1,400; Granite, 5,000; North, 2,782.50; Shawmut, 4,030; Webster, 5,041.25; National, 5,000.

Seamen's Savings Bank.—The Bank Stock is owned as follows:—27 shares Freeman's, $2,932.08; 25 shares National, 2,500; 11 shares Provincetown, 1,150.25; 10 shares Bank of North America, 1,040; 10 shares Granite, 1,010; 10 shares City, Boston, 1,055; 10 shares Howard Banking Company, 980; 6 shares Shawmut, 643.50; 10 shares Tradesman's, 972.50.

Railroad Stock is owned as follows—12 shares Fitchburg, $921; 10 shares Boston and Worcester, 828.75.

Nantucket Institution for Savings.—The Bank Stock is owned as follows:—Pacific, $15,500; Merchants', New Bedford, 2,000; Bedford Commercial, 3,000; Marine, 1,200; Bank of North America, 5,100; Faneuil Hall, 5,000; Shoe and Leather Dealers', 12,500; State, 5,100; Traders', 2,500; Union, Boston, 700; Webster, 7,500; Boston, 1,500; Tremont, 3,000; Merchants', Boston, 10,000.

Loan on Bank Stock is—Pacific, $9,650.

Loan on Railroad Stock is—Boston and Worcester, $800.

Boston Five Cents Savings Bank.—Public Funds—Massachusetts Scrip, $1,000; City of Boston do., 182,000; City of Cambridge do., 55,000; City of Chelsea do., 28,400.

The Bank Stock is owned as follows:—Blackstone, $33,340.75; Bank of Commerce, 20,000; Granite, 6,800; North, 600; National, 25,287.50; Tremont, 13,288; Shoe and Leather Dealers', 2,140; Exchange, 1,055; Rockland, 10,000; Washington, 15,000; Maverick, 900; Cambridge Market, 8,885; Webster, 12,718.75; Howard Banking Company, 14,540; Shawmut, 10,450; Merchants', 5,382.

Loans on Bank Stock are—15 shares Freeman's, $1,275; 14 shares Malden and 10 Rockland, 1,900; 30 shares National, 2,500; 125 shares Hopkinton, 10,000; 106 shares Milford, 9,010; 100 shares Maverick, 8,000.

	BOSTON—Con.	LYNN.	NEWBURYPORT.	SOUTH DANVERS.
	People's Five Cents Savings Bank.	Lynn Five Cents Savings Bank.	Newburyport Five Cents Savings Bank.	Warren Five Cents Savings Bank.
Number of Depositors,	1,960	523	1,358	609
Amount of Deposits,	$140,378 46	$7,143 65	$82,630 11	$52,862 92
Public Funds,	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –
Bank Stock,	21,087 00	1,500 00	13,659 75	9,306 41
Loans on Bank Stock,	10,470 00	– –	– –	– –
Deposits, in Banks, bearing interest,	– –	356 81	– –	3,529 52
Railroad Stock,	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	60,174 00	3,592 00	30,983 00	5,700 00
Loans to County, or Town,	5,000 00	– –	– –	– –
Loans on Personal Security,	37,254 28	2,050 00	42,863 67	36,407 66

Cash on hand, ...	6,925 84	289 59	842 48	– –
Rate and amount of ordinary Dividend, for last year, ...	5 per cent., 5,077 37	5 per cent., 159 92	6 per cent.	5 per cent.
Average annual per cent. of Dividends, of last five years, ...	Less than 5 years.	Less than 5 years.	Less than 5 years.	Less than 5 years.
Annual Expenses of the Institution, . .	2,581 93	85 00	450 00	– –

People's Five Cents Savings Bank.—The Bank Stock is owned as follows:—10 shares Blackstone, Boston; 68 shares Mechanics', Boston; 40 shares Eliot; 65 shares Malden; 15 shares Tradesman's,; 10 shares Millbury, $21,087.

Loans on Bank Stock are—13 shares Tradesman's, $800; 16 shares Blackstone, 1,440; 46 shares Maverick, 4,050; 45 shares Mechanics', 4,000; 2 shares Malden, 180.

Lynn Five Cents Savings Bank.—The Bank Stock is owned as follows:—5 shares Laighton, $500; 10 shares City, Lynn, 1,000.

Deposit in Bank bearing interest is—City, Lynn, $356.81.

Newburyport Five Cents Savings Bank.—The Bank Stock is owned as follows:—30 shares Merchants', Newburyport, $1,107; 12 shares Mechanics', Newburyport, 1,284 75; 37 shares Ocean, 2,353 50; 8 shares Suffolk, 1,000; 15 shares Maverick, 1,391 25; 10 shares Eliot, 1,012.50; 10 shares Bank of Commerce, 1,025; 10 shares National, 1,025; 8 shares Atlantic, 792; 15 shares Eagle, 1,646.25; 5 shares Howard, 491.25; 5 shares Shawmut, 531 25.

Warren Five Cents Savings Bank.—The Bank Stock is owned as follows:—6 shares Warren, $621.16; 15 shares Howard, 1,489; 35 shares Exchange, Boston, 3,853.75; 10 shares Webster, 1,005; 10 shares Atlantic, 1,055; 10 shares Suffolk, 1,282.50.

Deposit in Bank bearing interest is—Warren, $3,529.52.

	SALEM.	CHARLESTOWN.	EAST CAMBRIDGE.	LOWELL.
	Salem Five Cents Savings Bank.	Charlestown Five Cents Savings Bank.	East Cambridge Five Cents Savings Bank.	Lowell Five Cents Savings Bank.
Number of Depositors,	1,925	1,030	480	2,551
Amount of Deposits,	$141,464 03	$24,788 92	$32,002 22	$268,613 81
Public Funds,	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –
Bank Stock,	14,183 00	4,005 50	10,502 95	28,000 00
Loans on Bank Stock,	9,582 00	– –	– –	21,950 00
Deposits, in Banks, bearing interest,	2,709 01	– –	– –	21,456 16
Railroad Stock,	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	50,990 00	18,134 07	21,491 65	113,970 00
Loans to County, or Town,	– –	1,000 00	– –	36,000 00
Loans on Personal Security,	65,924 34	1,550 00	– –	42,000 00

Cash on hand, ...	221 08	99 35	7 62	3,481 82
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 4,873 86	5 per cent., 651 43	4 per cent., 757 64	5 per cent., 10,704 13
Average annual per cent. of Dividends, of last five years, ...	Less than 5 years.	Less than 5 years.	Less than 5 years.	*
Annual Expenses of the Institution, . .	– –	68 35	150 00	361 50

Salem Five Cents Savings Bank.—The Bank Stock is owned as follows:—Blackstone, $1,045; North, 2,402; City, 530; Bank of North America, 516.25; Asiatic, 511.50; Salem, 1,320; Merchants', 1,092 50; Granite, 1,479.75; Webster, 2,082.50; Naumkeag, 2,027.50; Mercantile, 1,176.

Loans on Bank Stock are—20 shares National, 12 Merchants', Boston, 7 Eagle, and 4 Railroad, $3,700; 33 shares Asiatic, 212; 25 shares Andover, 2,250; 30 shares Lowell, 2,700; 4 shares Mercantile and 4 Naumkeag, 720.

Deposits in Banks bearing interest are—Naumkeag, $1,697; Webster, 1,012.01.

Charlestown Five Cents Savings Bank.—The Bank Stock is owned as follows:—15 shares Bunker Hill, $1,575; 25 shares Monument, 2,430.50.

East Cambridge Five Cents Savings Bank.—The Bank Stock is owned as follows:—10 shares Merchants', Boston, $1,050; 10 shares Faneuil Hall, 1,090; 10 shares Newton, 1,040; 8 shares Bunker Hill, 864; 18 shares Cambridge City, 1,814 80; 15 shares Webster, 1,552.50; 5 shares Bank of Commerce, 520; 25 shares Lechmere, 2,571.65.

Lowell Five Cents Savings Bank.—The Bank Stock is owned as follows:—Bank of Commerce, $6,000; Bank of North America, 1,500; Blackstone, 3,000; Eliot, 5,000; National, 5,000; Webster, 2,000; Merchants', Lowell, 1,000; Prescott, 2,000; Wamesit, 2,500.

Loans on Bank Stock are—79 shares Appleton, $7,000; 9 shares Lowell, 800; 22 shares Merchants', 1,950; 41 shares Prescott, 3,400; 106 shares Railroad, 6,300; 33 shares Wamesit, 2,500.

Deposits in Banks bearing interest are—Bank of Commerce, $10,456 16; Railroad, 11,000.

* "7 per cent. last three years, extra profits divided once in three years."

	STONEHAM.	WOBURN.	WORCESTER.	SPRINGFIELD.
	Stoneham Five Cents Savings Bank.	Woburn Five Cents Savings Bank.	Worcester Five Cents Savings Bank.	Springfield Five Cents Savings Bank.
Number of Depositors,	210	802	1,181	2,047
Amount of Deposits,	$3,398 39	$32,814 27	$41,289 66	$151,926 13
Public Funds,	– –	– –	– –	– –
Loans on Public Funds,	– –	– –	– –	– –
Bank Stock,	200 00	5,031 00	13,100 00	30,202 75
Loans on Bank Stock,	– –	– –	4,600 00	5,390 00
Deposits, in Banks, bearing interest,	– –	– –	1,000 00	10,356 87
Railroad Stock,	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	2,005 50	5,614 00	– –	63,833 00
Loans to County, or Town,	787 50	10,200 00	21,500 00	– –
Loans on Personal Security,	420 00	11,500 00	300 00	37,509 20

Cash on hand, ...	110 64	316 46	998 07	4,634 31
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 98 53	5 per cent., 725 28	5 per cent.	5 per cent., 5,535 70
Average annual per cent. of Dividends, of last five years, ...	Less than 5 years.	Less than 5 years.	Less than 5 years.	7 per cent.
Annual Expenses of the Institution, . .	55 57*	250 00	431 03	678 50

Stoneham Five Cents Savings Bank.—Bank Stock is owned as follows:—2 shares of South Reading, $200.

Woburn Five Cents Savings Bank.—The Bank Stock is owned as follows:—23 shares Blackstone, $2,346; 15 shares Faneuil Hall, 1,635; 10 shares Webster, 1,050.

Worcester Five Cents Savings Bank.—The Bank Stock is owned as follows:—30 shares City, Worcester, $3,000; 30 shares Quinsigamond, 3,000; 51 shares Central, 5,100; 5 shares Worcester, 500; 10 shares Millbury, 1,000; 5 shares Leicester, 500.

Loans on Bank Stock are—12 shares Mechanics', Worcester, $1,000; 34 shares Central, 3,000; 10 shares Quinsigamond, 600.

Deposit in Bank bearing interest is—City, Worcester, $1,000.

Springfield Five Cents Savings Bank.—The Bank Stock is owned as follows:—Merchants', $1,618.75; Eliot, 1,969; Pynchon, 3,007; Springfield, 2,940; Western, 5,378; John Hancock, 4,180; City, Worcester, 4,300; Lee, 2,800; Hampshire Manufacturers', 2,400; Monson, 1,010. "Estimated value of 20 shares Grocers', 600."

Loans on Bank Stock are—11 shares Pynchon, $1,000; 12 shares Chicopee, 1,000; 6 shares Pynchon and 5 Western, 1,000; 11 shares Agawam, 820; 9 shares John Hancock, 770; 10 shares Monson, 800.

Deposit in Bank bearing interest is—John Hancock, $10,356.87.

* "Since commencement of the Institution, and including books and stationery."

	FALL RIVER.	NEW BEDFORD.	PLYMOUTH.	HARWICH.
	Fall River Five Cents Savings Bank.	New Bedford Five Cents Savings Bank.	Plymouth Five Cents Savings Bank.	Cape Cod Five Cents Savings Bank.
Number of Depositors,	1,359	2,182	399	221
Amount of Deposits,	$65,957 51	$156,861 65	$9,805 97	$8,656 50
Public Funds,	– –	– –	– –	– –
Loans on Public Fuuds,	– –	– –	– –	– –
Bank Stock,	54,115 00	22,682 99	2,899 72	– –
Loans on Bank Stock,	– –	– –	688 75	– –
Deposits, in Banks, bearing interest,	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –
Loans on Railroad Stock,	– –	– –	– –	– –
Invested in Real Estate,	– –	– –	– –	– –
Loans in Mortgage of Real Estate,	– –	62,123 00	3,447 50	5,100 00
Loans to County, or Town,	– –	– –	– –	1,500 00
Loans on Personal Security,	4,298 10	72,410 00	2,597 50	1,455 00

Cash on hand, ...	7,469 41	2,503 87	67 51	577 31
Rate and amount of ordinary Dividend for last year, ...	7 per cent.	6 per cent., 2,311 20	5 per cent., 317 17	4 per cent., 102 01
Average annual per cent. of Dividends of last five years, ...	Less than 5 years.	Less than 5 years.	Less than 5 years.	Less than 5 years.
Annual Expenses of the Institution, . .	550 00	1,200 00	54 11	100 00

Fall River Five Cents Savings Bank.—The Bank Stock is owned as follows:—Atlantic, $1,303 25; Blackstone, Boston, 4,255; Bank of Commerce, 1,032.50; Eliot, 810; Exchange, Boston, 4 800; Howard, 6,534.25; Maverick, 2,059.50; Shawmut, 5,225; Webster, 3,095; Tradesman's, 6,793.75; Monument, 6,409.25; South Reading, 6,900; Malden, 2,910; Metacomet, 1,987.50.

New Bedford Five Cents Savings Bank.—The Bank Stock is owned as follows:—Mechanics', $17,482 11; Marine, 322 50; Fairhaven, 3,500; Bedford Commercial, 1,378.38.

Plymouth Five Cents Savings Bank.—The Bank Stock is owned as follows:—Merchants', Boston, $525.75; Shoe and Leather Dealers', 570 50; Bank of Commerce, 310.63; Atlas, 318; City, Boston, 538 84; Old Colony, 636.

Loans on Bank Stock are—8 shares Old Colony, $540; 2 shares Plymouth, 148.75.

Cape Cod Five Cents Savings Bank.—No Public Funds or Bank Stock.

AGGREGATE

OF

EIGHTY-SIX SAVINGS BANKS.

Number of Depositors,	177,375
Amount of Deposits,	$33,015,756 71
Public Funds,	855,074 64
Loans on Public Funds,	20,000 00
Bank Stock,	6,189,351 60
Loans on Bank Stock,	1,049,712 00
Deposits, in Banks, bearing interest,	1,288,713 84
Railroad Stock,	112,163 75
Loans on Railroad Stock,	106,605 00
Invested in Real Estate,	170,313 06
Loans in Mortgage of Real Estate,	11,099,281 03
Loans to County, or Town,	3,370,014 87
Loans on Personal Security,	8,855,448 15
Cash on hand,	296,835 57
Rate and amount of ordinary Dividend, for last year,	1,242,383 61 $5\frac{5}{100}$ per cent.
Average annual per cent. of Dividends of last five years,*	$6\frac{75}{100}$ per cent.
Annual Expenses of the Institution,	102,027 42

* The average dividend for the last five years is calculated on the returns of fifty-three Banks.

AGGREGATE

OF

EIGHTY-ONE SAVINGS BANKS IN 1856.

Number of Depositors,	165,484
Amount of Deposits,	$30,373,447 36
Public Funds,	881,999 64
Loans on Public Funds,	– –
Bank Stock,	6,337,413 00
Loans on Bank Stock,	1,027,631 57
Deposits, in Banks, bearing interest,	666,472 24
Railroad Stock,	110,414 00
Loans on Railroad Stock,	149,946 00
Invested in Real Estate,	151,094 83
Loans in Mortgage of Real Estate,	10,529,327 85
Loans to County, or Town,	2,938,414 46
Loans on Personal Security,	8,366,121 54
Cash on hand,	458,771 73
Rate and amount of ordinary Dividend, for last year,	1,123,038 49 $4\frac{19}{100}$ per cent.
Average annual per cent. of Dividends of last five years,	$6\frac{75}{100}$ per cent.
Annual Expenses of the Institution,	89,308 24

INDEX

To the Towns in which the Banks and Savings Institutions are situated.

BANKS.

	Page.
Abington,	68
Adams,	56
Andover,	18
Athol,	40
Attleborough,	62
Beverly,	18
Blackstone,	42
Boston,	4-18
Brighton,	30, 32
Cambridge,	32, 34
Canton,	58
Charlestown,	34
Chelsea,	18
Chicopee,	52
Concord,	34
Conway,	50
Danvers,	20
Dedham,	58
Dorchester,	58, 60
Edgartown,	72
Fairhaven,	62
Fall River,	64
Falmouth,	70
Fitchburg,	42
Framingham,	34
Gloucester,	20
Grafton,	42
Great Barrington,	56
Greenfield,	50
Harwich,	70
Haverhill,	22
Hingham,	68
Holyoke,	52
Holliston,	36
Hopkinton,	36
Lancaster,	42
Lawrence,	22, 24
Lee,	56
Leicester,	44
Lowell,	36, 38
Lynn,	24
Malden,	38
Marblehead,	24, 26
Methuen,	26
Milford,	44
Milbury,	44
Monson,	52
Nantucket,	72
New Bedford,	64, 66
Newburyport,	26
Newton,	38
Northampton,	48
Northborough,	44
North Bridgewater,	68
Oxford,	44
Pittsfield,	56, 58
Plymouth,	68, 70
Provincetown,	72
Quincy,	60
Randolph,	60
Rockport,	28
Roxbury,	60, 62
Salem,	28, 30
Salisbury,	30
Shelburne,	50
Southbridge,	46
South Danvers,	20
South Reading,	40
Springfield,	52, 54
Stockbridge,	58
Taunton,	66, 68
Townsend,	40
Uxbridge,	46
Waltham,	40
Ware,	50
Wareham,	70
Westfield,	54, 56
Weymouth,	62
Woburn,	40
Worcester,	46, 48
Wrentham,	62
Yarmouth,	72

SAVINGS INSTITUTIONS.

	Page.
Abington,	106
Adams,	100
Andover,	84
Barnstable,	110
Blackstone,	92
Boston,	84
Cambridge,	88
Cambridgeport,	90
Canton,	102
Charlestown,	90
Chelsea,	84
Chicopee,	98
Clinton,	92
Cohasset,	102
Concord,	90
Danvers,	86
Dedham,	102
Dorchester,	102
Fairhaven,	104
Fall River,	106
Foxborough,	102
Fitchburg,	94
Framingham,	90
Gloucester,	86
Greenfield,	100
Haverhill,	86
Hingham,	108
Holyoke,	98
Lancaster,	94
Lawrence,	86
Lee,	100
Lowell,	90, 92
Lynn,	86
Milford,	94
Millbury,	94
Nantucket,	101
New Bedford,	106
Newburyport,	88
Newton,	92
Northampton,	96
North Bridgewater,	108
North Brookfield,	94
Pawtucket,	106
Pittsfield,	100
Plymouth,	108
Provincetown,	101
Quincy,	104
Randolph,	104
Rockport,	88
Roxbury,	104
Salem,	88
Salisbury,	88
Scituate,	108
Southbridge,	96
South Scituate,	108
Springfield,	98
Taunton,	106
Waltham,	92
Ware,	98
Wareham,	110
Westfield,	100
Weymouth,	104
Winchendon,	96
Worcester,	96

FIVE CENTS SAVINGS BANKS.

Boston,	110, 112
Charlestown,	114
East Cambridge,	114
Fall River,	118
Harwich,	118
Lowell,	114
Lynn,	112
New Bedford,	118
Newburyport,	112
Plymouth,	118
Salem,	114
South Danvers,	112
Springfield,	116
Stonham,	116
Woburn,	116
Worcester,	116

PUBLIC DOCUMENT..... .....No. 7.

ABSTRACTS

OF THE

RETURNS FROM THE BANKS,

AND FROM THE

INSTITUTIONS FOR SAVINGS

IN

MASSACHUSETTS.

1858.

PREPARED FROM OFFICIAL RETURNS

BY OLIVER WARNER,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1858.

The official circular, requiring Returns from the Banks, was issued by the Governor on the thirteenth day of November, and had reference to their condition on the last Saturday, being the thirtieth day of October, 1858.

All the Returns have been received.

CONDITION

OF THE

BANKS IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1858.

	BOSTON.				
DUE FROM THE BANK.	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
Capital Stock,	$500,000 00	$500,000 00	$750,000 00	$900,000 00	$400,000 00
Amount of Bills in circulation of five dollars and upwards,	111,080 00	88,045 00	224,130 00	243,518 00*	145,135 00
Amount of Bills in circulation of a smaller denomination than five dollars,	31,775 00	14,629 00	42,744 00	63,529 00	70,246 00
Net profits on hand,	65,560 23	63,239 97	47,638 38	149,399 88	37,635 41
Balances due to other banks,	36,559 71	1,592 27	– –	81,180 20	3,383 60
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	329,917 05	280,351 45	486,344 91	1,237,267 78	424,823 01
Cash deposited bearing interest,	– –	– –	36,750 34	50,000 00	– –
Total amount due from the Bank,	1,074,891 99	947,857 69	1,587,607 63	2,724,924 86	1,081,223 02
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	127,808 12	43,519 35	153,167 61	789,676 56	162,430 06
Real Estate,	45,000 00	– –	– –	65,000 00	– –

Bills of banks in this, and of the other New England States,	13,456 00	31,473 00	67,386 12	127,968 62	56,385 00
Balances due from other banks,	87,518 16	58,429 87	22,265 65	74,092 12	61,911 90
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	891,109 71	814,435 47	1,344,788 25	1,668,187 56	800,496 06†
Total amount of the Resources of the bank,	1,074,891 99	947,857 69	1,587,607 63	2,724,924 86	1,081,223 02
Rate and amount of Dividends since the last annual return, with dates,	April, 1858, 3 per cent., 15,000 00	April, 1858, 4 per cent., 20,000 00	April, 1858, 3½ per cent., 26,250 00	April, 1858, 4 per cent., 36,000 00	April, 1858, 4½ per cent., 18,000 00
	October, 1858, 3½ per cent., 17,500 00	October, 1858, 4 per cent., 20,000 00	October, 1858, 3½ per cent., 26,250 00	October, 1858, 4 per cent., 36,000 00	October, 1858, 4½ per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	61,051 27	61,717 25	31,865 32	132,856 92	26,251 87
Amount of Debts due to the bank, secured by a pledge on its stock,	2,250 00	400 00	33,090 00	2,400 00	14,700 00
Amount of Debts due and not paid, and considered doubtful,	– –	9,108 50	7,545 70	4,600 00	– –

* "In 1812 issued bills of the denomination of 6, 7, 8 and 9 dollars."

"† Included in item 13, $8,000 loaned to Commonwealth."

	BOSTON—Continued.				
	City.	Columbian.	Bank of Commerce.	Eagle.	Eliot.
DUE FROM THE BANK.					
Capital Stock,	$1,000,000 00	$750,000 00	$2,000,000 00	$700,000 00	$600,000 00
Amount of Bills in circulation, of five dollars and upwards,	148,485 00	137,000 00	276,200 00	143,165 00	84,800 00
Amount of Bills in circulation of a smaller denomination than five dollars,	10,749 00	27,119 00	18,480 00	25,610 00	35,561 00
Net profits on hand,	94,364 15	42,706 41	173,532 97	91,230 39	59,541 49
Balances due to other banks,	19,659 19	3,702 94	915,796 88	27,880 03	95,550 43
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	451,615 51	675,372 41	873,357 92	610,412 31	252,622 98
Cash deposited bearing interest,	– –	250,000 00	160,159 03	50,000 00	25,000 00
Total amount due from the bank,	1,724,872 85	1,885,900 76	4,417,526 80	1,648,297 73	1,153,075 90
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	198,537 14	213,016 86	604,350 54	174,371 60	81,669 44
Real Estate,	30,000 00	– –	10,850 07	– –	– –

Bills of banks in this, and of the other New England States, ...	37,436 00	155,593 00	350,697 68	97,728 00	54,380 09
Balances due from other banks, . . .	29,788 37	32,947 29	75,212 44	11,800 26	33,743 22
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	1,429,111 34	1,484,343 61	3,376,416 07	1,364,397 87	983,283 15
Total amount of the Resources of the bank, .	1,724,872 85	1,885,900 76	4,417,526 80	1,648,297 73	1,153,075 90
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1858, 3½ per cent., 35,000 00	April, 1858, 3½ per cent., 26,250 00	April, 1858, 3½ per cent., 70,000 00	April, 1858, 4 per cent., 28,000 00	April, 1858, 3½ per cent., 21,000 00
	October, 1858, 3½ per cent., 35,000 00	October, 1858, 3½ per cent., 26,250 00	October, 1858, 3½ per cent., 70,000 00	October, 1858, 4 per cent., 28,000 00	October, 1858, 3½ per cent., 21,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	74,029 95	39,575 24	135,000 00	90,869 38	42,281 16
Amount of Debts due to the bank, secured by a pledge on its stock, ...	– –	– –	78,675 41	700 00	2,700 00
Amount of Debts due and not paid, and considered doubtful, ...	18,304 50	– –	64,960 00*	10,098 30	2,740 91

* "Of which $32,210 is considered good."

	BOSTON—Continued.				
DUE FROM THE BANK.	Exchange.	Faneuil Hall.	Freeman's.	Globe.	Granite.
Capital Stock,	$1,000,000 00	$500,000 00	$400,000 00	$1,000,000 00	$900,000 00
Amount of Bills in circulation of five dollars and upwards,	254,492 50*	179,695 00	161,440 00	154,610 00	120,000 00
Amount of Bills in circulation of a smaller denomination than five dollars,	30,366 50	49,999 00	24,670 00	14,916 00	55,450 00
Net profits on hand,	194,899 58	58,832 59	58,733 91	139,645 28†	54,560 84
Balances due to other banks,	367,540 78	778 30	60,157 11	406,777 76	47,290 70
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	695,087 30	478,608 71	263,565 59	985,122 64	476,440 71
Cash deposited bearing interest,	– –	– –	– –	– –	53,302 72
Total amount due from the bank,	2,542,386 66	1,267,913 60	968,566 61	2,701,071 68	1,707,044 97
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	220,296 07	188,911 46	75,728 45	597,940 95	170,816 80
Real Estate,	– –	60,000 00	– –	– –	– –

Bills of banks in this, and of the other New England States,	182,896 60	49,087 00	19,387 00	202,248 00	75,312 00
Balances due from other banks,	122,928 16‡	83,060 04	73,968 16	33,495 08	20,721 01
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	2,016,265 83	886,855 10	799,483 00	1,867,387 65	1,440,195 16
Total amount of the Resources of the bank,	2,512,386 66	1,267,913 60	968,566 61	2,701,071 68	1,707,044 97
Rate and amount of Dividends since the last annual return, with dates,	April, 1858, 5 per cent., 50,000 00	April, 1858, 4 per cent., 20,000 00	April, 1858, 4 per cent., 16,000 00	April, 1858, 4 per cent., 40,000 00	April, 1858, 3 per cent., 27,000 00
	October, 1858, 5 per cent., 50,000 00	October, 1858, 4 per cent., 20,000 00	October, 1858, 4 per cent., 16,000 00	October, 1858, 4 per cent., 40,000 00	October, 1858, 3 per cent., 27,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	165,192 70	45,913 53	52,000 00	144,462 15	54,534 84
Amount of Debts due to the bank, secured by a pledge on its stock,	– –	5,000 00	3,800 00	24,800 00	12,253 75
Amount of Debts due and not paid, and considered doubtful,	– –	20,000 00§	3,671 87	40,305 69	34,693 16

* Part of a five dollar bill returned to the Bank, on which was paid $2.50.

‡ "Of this sum $20,000 is a subscription to the capital stock of the Bank of Mutual Redemption."

† "Including reserved profits."

§ "Being a demand in controversy with Bank of Brighton."

	BOSTON—Continued.				
DUE FROM THE BANK.	Hamilton.	Hide and Leather.	Howard Banking Co.	Market.	Massachusetts.
Capital Stock,	$500,000 00	$1,000,000 00	$500,000 00	$560,000 00	$800,000 00
Amount of Bills in circulation, of five dollars and upwards,	97,815 00	185,925 00	152,690 00	104,390 00	128,151 00*
Amount of Bills in circulation of a smaller denomination than five dollars,	21,131 00	77,027 00	31,997 00	23,356 00	15,183 00
Net profits on hand,	130,348 78	15,978 81	48,841 19	99,106 13	87,387 91
Balances due to other banks,	3,610 73	104,710 35	124,469 41	175,409 96	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	806,134 83	390,650 49	224,607 00	395,618 25	748,039 31
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	1,559,040 34	1,774,291 65	1,082,604 60	1,357,880 34	1,778,761 22
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	160,119 58	162,851 22	39,136 57	105,881 58	458,582 81
Real Estate,	- -	- -	- -	- -	75,812 24

Bills of banks in this, and of the other New England States, ...	48,300 00	78,736 00.	81,949 74	85,238 00	36,138 00
Balances due from other banks, . . .	475,554 53	58,132 69	9,629 18	71,958 97	52,431 51
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	875,066 23	1,474,571 74	951,889 11	1,094,801 79	1,155,796 66
Total amount of the Resources of the bank, .	1,559,040 34	1,774,291 65	1,082,604 60	1,357,880 34	1,778,761 22
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1858, 4 per cent., 20,000 00	New Bank.	April, 1858, 3 per cent., 15,000 00	April, 1858, 4 per cent., 22,400 00	April, 1858, 3½ per cent., 25,600 00
	October, 1858, 4 per cent., 20,000 00		October, 1858, 3 per cent., 15,000 00	October, 1858, 4 per cent., 22,400 00	October, 1858, 3½ per cent., 25,600 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	113,000 00	- -	37,158 10	74,733 22	74,867 20
Amount of Debts due to the bank, secured by a pledge on its stock, ...	- -	- -	46,249 25	1,000 00	3,000 00
Amount of Debts due and not paid, and considered doubtful, ...	- -	- -	3,500 00	9,524 50	7,763 57

* "Early emission of notes of the denomination of 6, 7, and 9 dollars."

	BOSTON—Continued.				
DUE FROM THE BANK.	Maverick.	Merchants'.	Bank of Mutual Redemption.	National.	New England.
Capital Stock,	$400,000 00	$4,000,000 00	$512,500 00	$750,000 00	$1,000,000 00
Amount of Bills in circulation, of five dollars and upwards,	55,790 00	477,655 00	67,290 00	135,295 00	126,060 00
Amount of Bills in circulation, of a smaller denomination than five dollars,	38,308 00	– –	– –	24,041 00	14,219 00
Net profits on hand,	18,215 40	247,867 38	– –	33,986 28	44,945 28
Balances due to other banks,	4,664 57	963,788 54	996,825 74	517 11	73,404 64
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	204,200 71	2,747,403 84	5,714 64	293,171 41	527,158 91
Cash deposited bearing interest,	– –	– –	– –	75,000 00	15,883 82
Total amount due from the bank,	721,178 68	8,436,714 76	1,582,330 38	1,312,010 80	1,801,671 65
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	65,947 82	1,000,504 00	163,831 82	97,405 81	247,462 46
Real Estate,	– –	400,000 00	– –.	– –	32,600 00

Bills of banks in this, and of the other New England States, ...	21,967 05	511,619 70	313,753 00	44,727 78	107,859 00
Balances due from other banks, . . .	10,000 00*	287,628 13	232,171 63	33,688 29	27,444 11
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	623,263 81	6,236,962 93	872,460 95	1,136,188 92	1,386,306 08
Total amount of the Resources of the bank, .	721,178 68	8,436,714 76	1,582,217 40‡	1,312,010 80	1,801,671 65
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1858, 3½ per cent., 14,000 00	April, 1858, 3½ per cent., 140,000 00	New Bank.	April, 1858, 3½ per cent., 26,250 00	April, 1858, 4 per cent., 40,000 00
	October, 1858, 3½ per cent., 14,000 00	October, 1858, 3 per cent., 120,000 00	– –	October, 1858, 3½ per cent., 26,250 00	October, 1858, 4 per cent., 40,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	15,267 49	250,023 52	– –	29,506 07	32,159 96
Amount of Debts due to the bank, secured by a pledge on its stock, ...	10,510 00	47,657 00	– –	16,677 50	4,500 00
Amount of Debts due and not paid, and considered doubtful, ...	700 00†	18,059 04	– –	– –	2,684 44

* "Stock in Bank of Mutual Redemption."

† "Overdue $18.830.64, which is principally secured by collateral notes not matured, and stocks."

‡ "The difference between the total amount due from the bank and the total amount of the resources of the bank, is $112.98, being the excess of the expenses for furniture, &c., over the earnings of the bank, up to the date of the return."

	BOSTON—Continued.				
DUE FROM THE BANK.	North.	Bank of N. America.	Shawmut.	Shoe and Leather Dealers'.	State.
Capital Stock, ...	$750,000 00	$750,000 00	$750,000 00	$1,000,000 00	$1,800,000 00
Amount of Bills in circulation of five dollars and upwards, ...	109,030 00	134,050 00	113,880 00	179,975 00	149,345 00
Amount of Bills in circulation of a smaller denomination than five dollars, . . .	13,887 00	20,919 00	28,473 00	33,654 00	23,573 75*
Net profits on hand, ...	36,766 58	46,027 30	52,771 36	141,629 49	264,734 78
Balances due to other banks, . . .	64,792 56	33,793 44	59,801 90	386,129 54	80,431 67
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, ...	487,941 90	309,785 13	477,157 39	523,904 51	1,044,421 67
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the bank, . . .	1,462,418 04	1,294,574 87	1,482,083 65	2,265,292 54	3,362,506 87
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house, ...	155,612 88	105,443 82	157,148 41	228,036 10	476,401 52
Real Estate, ...	– –	– –	– –	40,000 00	– –

Bills of Banks in this, and of the other New England States, ...	79,797 00	34,926 00	84,014 00	114,399 59	153,645 87
Balances due from other banks, . . .	39,715 77	67,853 24	20,363 10	242,483 69	41,905 95
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	1,187,292 39	1,086,351 81	1,220,558 14	1,640,373 16	2,690,553 53
Total amount of the Resources of the bank, .	1,462,418 04	1,294,574 87	1,482,083 65	2,265,292 54	3,362,506 87
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1858, 3 per cent., 22,500 00	April, 1858, 3 per cent., 22,500 00	April, 1858, 4 per cent., 30,000 00	April, 1858, 4½ per cent., 45,000 00	April, 1858, 3½ per cent., 63,000 00
	October, 1858, 3 per cent., 22,500 00	October, 1858, 3 per cent., 22,500 00	October, 1858, 3 per cent., 22,500 00	October, 1858, 4½ per cent., 45,000 00	October, 1858, 3½ per cent., 63,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	33,761 99	40,752 75	35,278 42	120,000 00	256,752 96
Amount of Debts due to the bank, secured by a pledge on its stock, ...	32,921 40	2,250 00	6,500 00	800 00	11,700 00
Amount of Debts due and not paid, and considered doubtful, ...	30,215 66	2,194 60	35,000 00	3,000 00	3,834 24

* "Fractional bills issued about the year 1837."

	BOSTON—Continued.				
DUE FROM THE BANK.	Suffolk.	Traders'.	Tremont.	Union.	Washington.
Capital Stock, ...	$1,000,000 00	$600,000 00	$1,250,000 00	$1,000,000 00	$750,000 00
Amount of Bills in circulation, of five dollars and upwards, ...	476,180 00	106,750 00	227,885 00	168,355 00	181,600 00
Amount of Bills in circulation of a smaller denomination than five dollars, . . .	12,782 00	31,864 00	30,586 00	10,993 00	14,947 00
Net profits on hand, ...	217,997 58	32,113 06	94,102 55	112,301 60*	100,292 73
Balances due to other banks, . . .	1,369,899 66	177,897 37	390,946 78	94,074 29	36,725 24
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, ...	1,250,016 38	257,453 59	761,524 51	1,007,466 74	515,432 64
Cash deposited bearing interest, . . .	– –	65,000 00	– –	– –	36,612 48
Total amount due from the bank, . . .	4,326,875 62	1,271,078 02	2,755,044 84	2,393,190 63	1,635,610 09
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house, ...	715,945 97	66,417 49	159,505 31	349,227 11	160,811 45
Real Estate, ...	120,000 00	– –	– –	– –	– –

Bills of banks in this, and of the other New England States,	392,907 00	35,411 00	265,371 04	124,332 66	71,365 00
Balances due from other banks,	1,181,456 94	4,275 26	35,362 98	27,465 02	9,684 62
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	1,916,565 71	1,164,974 27	2,294,805 51	1,892,165 84	1,393,749 02
Total amount of the Resources of the bank,	4,326,875 62	1,271,078 02	2,755,044 84	2,393,190 63	1,635,610 09
Rate and amount of dividends since the last annual return, with dates,	April, 1858, 5 per cent., 50,000 00	April, 1858, 3 per cent., 18,000 00	April, 1858, 4 per cent., 50,000 00	April, 1858, 4 per cent., 40,000 00	April, 1858, 3½ per cent., 26,250 00
	October, 1858, 5 per cent., 50,000 00	October, 1858, 3 per cent., 18,000 00	October, 1858, 4 per cent., 50,000 00	October, 1858, 3½ per cent., 35,000 00	October, 1858, 3½ per cent., 26,250 00
Amount of Reserved Profits at the time of declaring the last dividend,	205,820 54	26,947 26	85,177 95	110,511 32	81,440 00
Amount of Debts due to the bank, secured by a pledge on its stock,	7,700 00	12,533 25	3,700 00	1,000 00	2,000 00
Amount of Debts due and not paid, and considered doubtful,	– –	– –	– –	– –	3,033 61

* "Interest received, but not earned, is included in net profits on hand, and reserved profits."

	BOSTON—Continued.	SOUTH BOSTON.		CHELSEA.	ANDOVER.
DUE FROM THE BANK.	Webster.	Broadway.	Mechanics'.	Tradesman's.	Andover.
Capital Stock,	$1,500,000 00	$150,000 00	$250,000 00	$150,000 00	$250,000 00
Amount of Bills in circulation, of five dollars and upwards,	278,690 00	44,720 00	61,955 00	49,565 00	67,245 00
Amount of Bills in circulation of a smaller denomination than five dollars,	30,985 00	15,373 00	35,133 00	19,517 00	15,529 00
Net profits on hand,	107,007 45	5,365 21	33,470 14	12,149 75	30,738 66
Balances due to other banks,	137,112 60	12,050 52	– –	1,975 40	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	672,156 79	39,719 64	130,095 80	63,558 46	28,666 48
Cash deposited bearing interest,	421,630 55	– –	– –	1,009 08	9,127 91
Total amount due from the bank,	3,147,582 39	267,228 37	510,653 94	297,774 69	401,307 05
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	351,726 88	6,577 07	28,716 77	7,869 79	11,580 17
Real Estate,	– –	10,232 55	18,500 00	– –	5,000 00

Bills of banks in this, and of the other New England States, ...	244,420 00	5,647 00	5,743 00	5,443 95	819 00
Balances due from other banks, . . .	222,178 01	3,385 20	22,648 86	16,023 47†	16.595 38
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,*	– –	6,248 00	17,266 50	10,447 84	3,000 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	2,329,257 50	235,138 55	417,778 81	257,989 64	364,312 50
Total amount of the Resources of the bank, .	3,147,582 39	267,228 37	510,653 94	297,774 69	401,307 05
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1858, 3½ per cent., 52,500 00 October, 1858, 3½ per cent., 52,500 00	April, 1858, 3 per cent., 4,500 00 October, 1858, 3 per cent., 4,500 00	April, 1858, 4 per cent., 10,000 00 October, 1858, 4 per cent., 10,000 00	April, 1858, 4 per cent., 6,000 00 October, 1858, 3½ per cent., 5,250 00	April, 1858, 3½ per cent., 8,750 00 October, 1858, 3½ per cent., 8,750 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	73,046 75	4,833 16	26,000 00	11,212 56	29,513 12
Amount of Debts due to the bank, secured by a pledge on its Stock, ...	2,000 00	2,800 00	– –	11,300 00	1,530 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	11,000 00	– –	– –	11,936 20

* This refers to banks out of Boston.

† On interest.

	BEVERLY.		DANVERS.	SOUTH DANVERS.	
DUE FROM THE BANK.	Bass River.	Beverly.	Village.	Danvers.	Warren.
Capital Stock, ...	$100,000 00	$125,000 00	$200,000 00	$150,000 00	$250,000 00
Amount of Bills in circulation, of five dollars and upwards, ...	47,120 00	44,870 00	61,445 00	65,665 00	89,525 00
Amount of Bills in circulation, of a smaller denomination than five dollars, . . .	24,034 00	18,502 00	18,310 00	15,757 00	18,291 50*
Net profits on hand, ...	221 22	7,623 16	17,669 78	29 674 17	26,274 77
Balances due to other banks, . . .	444 32	– –	588 85	903 87	1,008 06
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, ...	14,723 60	48,483 53	69,599 91	43,260 47	58,373 82
Cash deposited bearing interest, . . .	– –	– –	– –	20,000 00	15,000 00
Total amount due from the bank, . . .	186,543 14	214,478 69	367,613 54	325,260 51	458,473 15
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house, ...	4,762 62	9,556 52	11,480 98	8,226 86	20,171 72
Real Estate, ...	5,227 48	– –	17,782 69	1,500 00	6,755 71

Bills of banks in this, and of the other New England States, ...	2,331 96	1,881 89	4,916 08	5,366 74	3,381 50
Balances due from other banks, . . .	– –	9,398 52	19,000 00	– –	32,008 33
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	12,313 03	†	32,516 72	25,725 61	7,821 38
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	161,908 05	223,641 76	281,917 07	284,441 30	388,334 51‡
Total amount of the Resources of the bank, .	186,543 14	244,478 69	367,613 54	325,260 51	458,473 15
Rate and amount of Dividends since the last annual return, with dates, ...	None made.	April, 1858, $3\frac{1}{2}$ per cent., 4,375 00 October, 1858, $3\frac{1}{2}$ per cent., 4,375 00	April, 1858, $3\frac{1}{2}$ per cent., 7,000 00 October, 1858, $3\frac{1}{2}$ per cent., 7,000 00	April, 1858, $3\frac{1}{2}$ per cent., 5,250 00 October, 1858, $3\frac{1}{2}$ per cent., 5,250 00	April, 1858, 4 per cent., 10,000 00 October, 1858, $3\frac{1}{2}$ per cent., 8,750 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	1,654 75	4,226 17	15,911 58	28,013 46	24,095 96
Amount of Debts due to the bank, secured by a pledge on its stock, ...	8,200 00	200 00	– –	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	2,817 61	500 00	– –	3,700 00	– –

* $41.50 in fractional bills. † Included in preceding amount. ‡ Including $5,000 Mutual Redemption Bank stock.

	GLOUCESTER.		HAVERHILL.		
DUE FROM THE BANK.	Bank of Cape Ann.	Gloucester.	Essex.	Haverhill.	Merrimack.
Capital Stock,	$150,000 00	$300,000 00	$100,000 00	$200,000 00	$180,000 00
Amount of Bills in circulation of five dollars and upwards,	105,870 00	95,570 00	45,855 00	60,105 00	41,440 00
Amount of Bills in circulation of a smaller denomination than five dollars,	31,115 00	24,159 00	16,745 00	17,938 00	23,050 00
Net profits on hand,	3,566 88	20,329 27	3,874 58	28,303 09	26,928 49
Balances due to other banks,	1,731 15	419 41	1,673 75	153 15	6,989 87
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	30,465 57	100,185 50	33,159 18	44,959 92	36,450 46
Cash deposited bearing interest,	– –	– –	– –	– –	20,000 00
Total amount due from the Bank,	322,748 60	540,663 18	201,307 51	351,459 16	334,858 82
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	9,257 38	14,700 21	6,649 47	15,387 41	5,322 43
Real Estate,	6,081 05	9,000 00	8,500 00	– –	2,000 00

Bills of Banks in this, and of the other New England States, ...	1,100 00	10,914 40	– –	34 00	2,345 00
Balances due from other banks, . . .	50,311 69	36,368 63	19,699 76	2,009 34	3,000 00
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	14,634 56	18,731 15	17,791 87	29,551 46	20,225 18
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	241,363 92	450,918 79	148,666 41	304,476 95	301,966 21
Total amount of the Resources of the bank, .	322,748 60	540,663 18	201,307 51	351,459 16	334,858 82
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1858, 3 per cent., 4,500 00 October, 1858, 3 per cent., 4,500 00	March, 1858, 3½ per cent., 10,500 00 Sept., 1858, 3½ per cent., 10,500 00	April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00	April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00	April, 1858, 4 per cent., 7,200 00 October, 1858, 4 per cent., 7,200 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	2,911 71	18,717 41	2,500 00	26,000 00	31,650 00
Amount of Debts due to the bank, secured by a pledge on its stock, ...	12,000 00	6,120 00	– –	– –	100 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	5,463 21	– –	– –	– –

	HAVERHILL—Con.	LAWRENCE.		LYNN.	
	Union.	Bay State.	Pemberton.	City.	Laighton.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$500,000 00	$100,000 00	$100,000 00	$200,000 00
Amount of Bills in circulation, of five dollars and upwards,	63,310 00	110,210 00	41,760 00	55,545 00	41,110 00
Amount of Bills in circulation of a smaller denomination than five dollars,	23,714 00	42,692 00	10,226 00	24,031 00	22,351 00
Net profits on hand,	26,724 80	39,250 58	7,422 35	4,559 34	17,895 66
Balances due to other banks,	2,632 97	1,670 43	– –	5,492 18	6,076 49
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	33,761 59	67,290 31	19,716 55	41,294 35	38,829 75
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	350,143 36	761,113 32	182,124 90	230,921 87	326,262 90
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	10,613 72	15,635 07	4,675 25	5,734 67	11,589 66
Real Estate,	3,000 00	20,000 00	10,915 69	– –	– –

Bills of banks in this, and of the other New England States, ...	1,013 00	4,803 11*	769 00	3,618 48	2,923 00
Balances due from other banks, . . .	6,877 99	3,000 00	– –	3,000 00	888 85
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	1,161 76	11,356 61	1,934 33	21,127 57	15,888 46
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	327,476 89	706,318 53	163,830 63	197,441 15	294,972 93
Total amount of the Resources of the bank, .	350,143 36	761,113 32	182,124 90	230,921 87	326,262 90
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1858, 4 per cent., 8,000 00 October, 1858, 4½ per cent., 9,000 00	April, 1858, 4 per cent., 20,000 00 October, 1858, 3½ per cent., 17,500 00	April, 1858, 3½ per cent., 3,500 00 October, 1858, 3½ per cent., 3,500 00	April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00	April, 1858, 3 per cent., 6,000 00 October, 1858, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	25,433 74	57,036 66	7,470 54	3,946 66	17,293 95
Amount of Debts due to the bank, secured by a pledge on its stock, ...	– –	– –	1,830 00	4,300 00	3,400 00
Amount of Debts due and not paid, and considered doubtful, ...	500 00	3,133 98	– –	– –	800 00

* "Bills and Checks."

	LYNN—Con.	MARBLEHEAD.		METHUEN.	NEWBURYPORT.
	Lynn Mechanics'.	Grand.	Marblehead.	Spicket Falls.	Mechanics'.
DUE FROM THE BANK.					
Capital Stock,	$250,000 00	$100,000 00	$120,000 00	$100,000 00	$200,000 00
Amount of Bills in circulation of five dollars and upwards,	105,660 00	43,745 00	46,930 00	29,330 00	61,250 00
Amount of Bills in circulation of a smaller denomination than five dollars,	35,046 00	19,167 00	14,113 00	17,152 00	19,701 00
Net profits on hand,	33,736 96	8,995, 88	4,492 42	9,311 81	21,254 48
Balances due to other banks,	1,465 59	31 53	314 17	– –	1,606 69
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	105,558 18	25,826 97	30,587 04	20,267 76	79,086 45
Cash deposited bearing interest,	22,800 00*	– –	– –	– –	– –
Total amount due from the bank,	554,266 73	197,766 38	216,436 63	176,061 57	385,898 62
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	20,566 45	7,678 45	10,036 12	4,599 99	18,045 08
Real Estate,	12,000 00	8,790 00	6,333 33	– –	4,500 00

Bills of banks in this, and of the other New England States,	4,369 00	1,256 00	3,444 00	1,527 00	2,733 00
Balances due from other banks,	24,698 37†	– –	– –	25,855 42‡	– –
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,	45,760 54	22,395 98	20,078 84	5,000 00	24,092 43
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	446,872 37	157,645 95	176,544 34	139,079 16	336,528 11
Total amount of the Resources of the bank,	554,266 73	197,766 38	216,436 63	176,061 57	385,898 62
Rate and amount of Dividends since the last annual return, with dates,	April, 1858, 5 per cent., 12,500 00 October, 1858, 5 per cent., 12,500 00	April, 1858, 3½ per cent., 3,500 00 October, 1858, 3½ per cent., 3,500 00	April, 1858, 3½ per cent., 4,200 00 October, 1858, 3 per cent., 3,600 00	April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00	April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	32,371 84	8,560 43	3,464 08	8,381 51	22,928 85
Amount of Debts due to the bank, secured by a pledge on its stock,	2,664 38	5,883 72	4,100 00	– –	1,460 00
Amount of Debts due and not paid, and considered doubtful,	– –	700 00	– –	– –	1,000 00

* "By Lynn Institution for Savings."

† "Bearing interest."

‡ "At 3 per cent. interest."

	NEWBURYPORT—Con.		ROCKPORT.	SALEM.	
DUE FROM THE BANK.	Merchants'.	Ocean.	Rockport.	Asiatic.	Commercial.
Capital Stock,	$210,000 00	$150,000 00	$150,000 00	$315,000 00	$200,000 00
Amount of Bills in circulation, of five dollars and upwards,	34,055 00	105,660 00	60,000 00*	86,135 00	61,190 00
Amount of Bills in circulation of a smaller denomination than five dollars,	13,365 00	17,592 00	15,401 00*	28,230 00	32,146 00
Net profits on hand,	8,622 39	18,328 32	7,073 71	27,298 30	23,251 71
Balances due to other banks,	2,036 81	206 91	– –	18,596 92	23,011 41
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	66,441 39	121,564 21	43,643 42	125,197 67	108,933 07
Cash deposited bearing interest,	– –	11,338 09	– –	– –	– –
Total amount due from the bank,	334,520 59	424,689 53	276,118 13	600,457 89	448,532 19
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	20,779 90	12,149 13	12,707 17	16,973 91	10,152 21
Real Estate,	5,300 00	2,500 00	– –	24,254 01	4,500 00

Bills of banks in this, and of the other New England States, ...	1,995 00	1,571 05	2,302 00	8,811 17	5,560 33
Balances due from other banks, . . .	– –	84,548 97	32,235 35	– –	1,641 30
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	30,108 71	27,137 72	3,000 00	21,370 68	27,580 19
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	276,336 98	296,782 66	225,873 61	529,048 12	399,098 16
Total amount of the Resources of the bank, .	334,520 59	424,689 53	276,118 13	600,457 89	448,532 19
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1858, 2 per cent., 4,200 00 October, 1858, 2 per cent., 4,200 00	April, 1858, 5 per cent., 7,500 00 October, 1858, 5 per cent., 7,500 00	April, 1858, 4 per cent., 6,000 00 October, 1858, 4 per cent., 6,000 00	April, 1858, 4 per cent., 12,600 00 October, 1858, 4 per cent., 12,600 00	April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	7,438 58	17,066 02	11,955 75	21,026 02	22,051 18
Amount of Debts due to the bank, secured by a pledge on its stock, ...	2,890 00	600 00	7,966 00	2,800 00	1,300 00
Amount of Debts due and not paid, and considered doubtful, ...	10,900 00	429 23	– –	1,350 00	1,143 00

* Estimated.

	SALEM—Continued.				
DUE FROM THE BANK.	Exchange.	Mercantile.	Merchants'.	Naumkeag.	Salem.
Capital Stock,	$200,000 00	$200,000 00	$200,000 00	$500,000 00	$250,000 00
Amount of Bills in circulation of five dollars and upwards,	49,120 00	33,710 00	94,337 00	106,490 00	31,960 00
Amount of Bills in circulation of a smaller denomination than five dollars,	18,112 00	19,552 00	21,364 00	34,532 00	10,307 00
Net profits on hand,	13,815 84	5,342 09	9,475 45	33,480 41	7,423 59
Balances due to other banks,	21,648 35	3,868 92	– –	243 16	1,682 16
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	53,994 01	67,459 77	125,076 85	172,041 27	53,538 87
Cash deposited bearing interest,	– –	– –	40,000 00	30,951 36	– –
Total amount due from the bank,	356,690 20	329,932 78	490,253 30	877,738 20	354,911 62
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	9,624 98	6,535 17	17,689 30	21,095 09	5,231 15
Real Estate,	3,000 00	5,000 00	– –	4,365 00	3,377 97

Bills of banks in this, and of the other New England States, ...	3,139 00	9,109 00	5,861 63	7,275 83	3,275 00
Balances due from other banks, . . .	1,751 05	– –	25,000 00*	29,589 33	– –
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	5,288 41	8,263 53	50,142 92	– –	16,629 13
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	333,886 76	301,025 08	391,559 72	815,412 95	326,398 37
Total amount of the Resources of the bank, .	356,690 20	329,932 78	490,253 30	877,738 20	354,911 62
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1858, 3 per cent., 6,000 00 October, 1858, 3 per cent., 6,000 00	April, 1858, 3 per cent., 6,000 00 October, 1858, 3 per cent., 6,000 00	April, 1858. 3 per cent., 6,000 00 October, 1858, 3 per cent, 6,000 00	April, 1858, 3½ per cent., 17,500 00 October, 1858, 3 per cent., 15,000 00	– – – –
Amount of Reserved Profits at the time of declaring the last dividend, . . .	12,614 24	5,088 45	7,069 50	29,923 08	5,478 14
Amount of Debts due to the bank, secured by a pledge on its stock, ...	– –	– –	500 00	6,330 00	5,867 72
Amount of Debts due and not paid, and considered doubtful, ...	20,000 00*	765 83	– –	2,000 00	60,000 00

* No loss anticipated.

† Bearing interest.

	SALISBURY.	BRIGHTON.		CAMBRIDGE.	
DUE FROM THE BANK.	Powow River.	Bank of Brighton.	Brighton Market.	Cambridge.	Cambridge City.
Capital Stock, ...	$100,000 00	$250,000 00	$250,000 00	$100,000 00	$100,000 00
Amount of Bills in circulation, of five dollars and upwards, ...	78,525 00	138,475 00	200,810 00	38,795 00	ab't 37,000 00
Amount of Bills in circulation of a smaller denomination than five dollars, . . .	15,219 00	34,650 00	28,039 00	21,522 00	ab't 15,019 00
Net profits on hand, ...	13,280 52	21,859 61	13,466 27	13,534 42	8,747 23
Balances due to other banks, ...	– –	– –	539 71	– –	1,210 66
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, ...	26,100 08	52,634 40	72,910 98	43,357 38	58,627 95
Cash deposited bearing interest, . . .	4,332 00*	– –	– –	1,500 00†	– –
Total amount due from the bank, . . .	237,456 60	497,619 01	565,765 96	218,708 80	220,604 84
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house, ...	9,902 07	16,731 50	12,277 99	13,916 59	13,854 90
Real Estate, ...	4,900 00	5,000 00	8,240 28	6,000 00	– –

Bills of banks in this, and of the other New England States, ...	856 88	11,441 92	9,440 98	2,671 00	8,658 00
Balances due from other banks, . . .	16,400 00	– –	6,300 00	– –	5,568 50
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	16,685 03	11,259 99	33,377 09	9,978 76	– –
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	188,712 62	453,185 60	496,129 62	186,142 45*	192,523 44
Total amount of the Resources of the bank, .	237,456 60	497,619 01	565,765 96	218,708 80	220,604 84
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00	April, 1858, 4 per cent., 10,000 00 – –	April, 1858, 4 per cent., 10,000 00 October, 1858, 4½ per cent., 11,250 00	April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00	April, 1858, 3½ per cent., 3,500 00 October, 1858, 3½ per cent., 3,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	12,180,57	8,410 03	10,690 96	13,724 67	5,731 00
Amount of Debts due to the bank, secured by a pledge on its stock, ...	– –	7,455 00	10,031 00	2,385 73	1,758 14
Amount of Debts due and not paid, and considered doubtful, ...	– –	3,130 00	400 00	– –	– –

* Including $3,000 Mutual Redemption Bank stock.

	CAMBRIDGE.			CHARLESTOWN.	
	Cambridge Market.	Charles River.	Lechmere.	Bunker Hill.	Monument.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$100,000 00	$100,000 00	$300,000 00	$150,000 00
Amount of Bills in circulation of five dollars and upwards,	70,705 00	ab't. 37,865 00	58,770 00	129,930 00	73,760 00
Amount of Bills in circulation of a smaller denomination than five dollars,	8,954 00	ab't. 18,938 00	18,760 00	48,633 00	35,575 00
Net profits on hand,	8,204 96	13,416 04	8,869 95	43,367 84	6,915 54
Balances due to other banks,	– –	– –	– –	– –	1,145 78
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	24,971 72	65,676 17	151,545 53	408,426 54	66,536 87
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Bank,	262,835 68	235,895 21	337,945 48	930,357 38	333,933 19
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,383 97	20,196 67	42,472 06	136,081 38	10,064 89
Real Estate,	4,800 00	– –	– –	24,000 00	7,500 00

Bills of banks in this, and of the other New England States, ...	2,081 60	2,822 00	10,856 56	15,317 00	3,759 00
Balances due from other banks, . . .	14,199 55	19,835 04	89,760 61	200,000 00	1,400 09
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	– –	4,000 00	– –	78,766 85	9,308 05
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	236,370 56	189,041 50	194,856 25	476,192 15	301,901 16
Total amount of the Resources of the bank, .	262,835 68	235,895 21	337,945 48	930,357 38	333,933 19
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1858, 3 per cent., 4,500 00 October, 1858, 3 per cent., 4,500 00	April, 1858, 3 per cent., 3,000 00 October, 1858, 3½ per cent., 3,500 00	April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00	April, 1858, 4 per cent., 12,000 00 October, 1858, 4 per cent., 12,000 00	April, 1858, 3½ per cent., 5,250 00 October, 1858, 3½ per cent., 5,250 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	6,847 19	13,603 13	8,000 00	41,713 48	3,700 00
Amount of Debts due to the bank, secured by a pledge on its stock, ...	12,250 00	9,101 84	2,300 00	7,400 00	10,140 00
Amount of Debts due and not paid, and considered doubtful, ...	1,800 00	6,000 00	– –	– –	10,528 11*

* "The loss is estimated not to exceed $2,500."

	CONCORD.	FRAMINGHAM.	HOLLISTON.	HOPKINTON.	LOWELL.
	Concord.	Framingham.	Holliston.	Hopkinton.	Appleton.
DUE FROM THE BANK.					
Capital Stock, ...	$100,000 00	$200,000 00	$100,000 00	$150,000 00	$200,000 00
Amount of Bills in circulation of five dollars and upwards, ...	74,155 00	81,740 00	40,055 00	95,420 00	113,970 00
Amount of Bills in circulation of a smaller denomination than five dollars, . . .	7,459 00	27,815 00	10,018 00	25,364 00	26,890 00
Net profits on hand, ...	10,410 18	30,501, 88	5,858 92	15,024 93	27,388 42
Balances due to other banks, . . .	– –	43 98	3,475 11	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, ...	28,710 23	44,387 61	12,067 54	26,595 37	79,413 70
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the bank, . . .	220,734 41	384,488 47	171,474 57	312,404 30	447,662 12
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house, ...	13,064 36	12,984 77	5,913 73	4,370 16	6,086 92
Real Estate, ...	2,400 00	3,000 00	– –	– –	15,000 00

Bills of banks in this, and of the other New England States, ...	577 00	5,078 00	4,355 14	10,642 00	24,872 60
Balances due from other banks, . . .	– –	14,980 92	3,000 00	15,594 07	4,062 01
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	33,724 46	6,893 25	4,367 46	– –	30,000 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	170,968 59	341,551 53	153,838 24	281,798 07	367,640 59
Total amount of the Resources of the bank, .	220,734 41	384,488 47	171,474 57	312,404 30	447,662 12
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1858, $3\frac{1}{2}$ per cent., 3,500 00 October, 1858, $3\frac{1}{2}$ per cent., 3,500 00	April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00	April, 1858. 3 per cent., 3,000 00 October, 1858, $3\frac{1}{2}$ per cent., 3,500 00	April, 1858, 4 per cent. on 110,000 00 4,400 00 October, 1858, 4 per cent., 6,000 00	April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	8,851 60	28,600 00	5,000 00	12,470 91	22,092 00
Amount of Debts due to the bank, secured by a pledge on its stock, ...	4,010 00	5,850 00	3,920 00	1,700 00	4,400 00
Amount of Debts due and not paid, and considered doubtful, ...	3,000 00	3,000 00	850 00	– –	3,078 30

	LOWELL—Con.				
	Lowell.	Merchants'.	Prescott.	Railroad.	Wamesit.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$100,000 00	$200,000 00	$600,000 00	$150,000 00
Amount of Bills in circulation, of five dollars and upwards,	78,030 00	43,680 00	80,740 00	207,225 00	57,350 00
Amount of Bills in circulation of a smaller denomination than five dollars,	18,948 00	15,957 00	18,698 00	50,905 00	19,000 00
Net profits on hand,	34,098 58	5,667 75	26,439 54	107,948 41	11,862 32
Balances due to other banks,	– –	– –	– –	1,263 37	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	49,559 70	26,948 36	68,964 24	44,512 39	84,998 58
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	380,636 28	192,253 11	394,841 78	1,011,854 17	323,210 90
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,099 44	3,347 50	10,190 27	20,168 26	4,687 24
Real Estate,	– –	12,000 00	– –	– –	12,765 46

Bills of banks in this, and of the other New England States, ...	7,970 76*	5,483 34	9,934 46*	5,118 00	5,250 16
Balances due from other banks, . . .	35,500 00	– –	11,999 21	190,433 18	7,667 47
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	12,157 46	11,057 45	14,999 21	– –	20,000 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	319,908 62	160,364 82	347,718 63	796,134 73	272,840 57§
Total amount of the Resources of the bank, .	380,636 28	192,253 11	394,841 78	1,011,854 17	323,210 90
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1858, $2\frac{1}{2}$ per cent., 5,000 00 October, 1858, 3 per cent., 6,000 00	April, 1858, 3 per cent., 3,000 00 October, 1858, 3 per cent., 3,000 00	April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00	April, 1858, 4 per cent., 24,000 00 October, 1858, 4 per cent., 24,000 00	April, 1858, 3 per cent., 4,500 00 October, 1858, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	34,198 77	3,400 00	21,283 83	98,800 00	7,250 00
Amount of Debts due to the bank, secured by a pledge on its stock, ...	1,400 00	3,242 00‡	950 00	4,500 00	2,500 00
Amount of Debts due and not paid, and considered doubtful, ...	55,000 00†	2,500 00	5,100 00	– –	2,300 00

* Including checks. † "Most of which it is expected will be paid." ‡ On 50 shares. § "Including $7,500 stock in Bank Mutual Redemption."

	MALDEN.	NEWTON.	SOUTH READING.	TOWNSEND.	WALTHAM.
	Malden.	Newton.	South Reading.	Townsend.	Waltham.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$150,000 00	$100,000 00	$100,000 00	$200,000 00
Amount of Bills in circulation, of five dollars and upwards,	75,075 00	61,400 00*	30,875 00	68,900 00	76,505 00
Amount of Bills in circulation of a smaller denomination than five dollars,	24,402 00	20,081 00*	32,141 00	20,723 00	6,932 00
Net profits on hand,	9,695 53	17,938 71	5,349 68	9,108 56	9,094 12
Balances due to other banks,	– –	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	41,896 54	75,272 74	24,754 90	8,342 05	36,359 65
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	251,069 07	324,692 45	193,120 58	207,073 61	328,890 77
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	12,982 93	11,284 33	6,305 25	4,940 56	11,499 18
Real Estate,	5,602 64	4,813 67	– –	2,800 00	5,500 00

Bills of banks in this, and of the other New England States, ...	13,427 70†	3,508 75	814 00	2,882 96§	5,339 00
Balances due from other banks, . . .	13,762 62	5,711 69	10,000 00	3,000 00	21,241 81
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	– –	20,317 31	22,280 74	13,079 00	4,000 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	205,293 18‡	279,056 70	153,720 59	180,371 09	281,310 78
Total amount of the Resources of the bank, .	251,069 07	324,692 45	193,120 58	207,073 61	328,890 77
Rate and amount of dividends since the last annual return, with dates, . . .	April, 1858, 3 per cent., 3,000 00 October, 1858, 3½ per cent., 3,500 00	April, 1858, 4 per cent., 6,000 00 October, 1858, 4 per cent., 6,000 00	April, 1858, 3 per cent., 3,000 00 October, 1858, 3½ per cent., 3,500 00	April, 1858, 3 per cent., 3,000 00 October, 1858, 3½ per cent., 3,500 00	April, 1858, 3 per cent., 6,000 00 October, 1858, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	8,176 37	17,985 13	4,211 01	8,477 62	8,234 91
Amount of Debts due to the bank, secured by a pledge on its stock, ...	5,550 00	1,300 00	6,700 00	– –	1,000 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	2,108 50	700 00	1,892 05‖	8,077 00

* Estimated. † "Including checks on other banks and expense account." § "Including checks."
‡ "Including $5,000 Mutual Redemption Bank stock." ‖ "Shall lose about $1,000."

	WOBURN.	ATHOL.	WORCESTER CO.	FITCHBURG.	
	Woburn.	Miller's River.	Blackstone.	Fitchburg.	Rollstone.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$150,000 00	$100,000 00	$250,000 00	$250,000 00
Amount of Bills in circulation, of five dollars and upwards,	62,340 00	81,180 00	23,905 00†	145,985 00	80,645 00
Amount of Bills in circulation of a smaller denomination than five dollars,	34,112 00	22,129 00	11,953 00†	28,818 00	20,528 00
Net profits on hand,	17,261 97	9,899 26	2,834 48	37,038 70	30,627 34
Balances due to other banks,	– –	– –	864 10	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	31,277 68	25,545 96	9,099 47	45,778 36	48,317 96
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	294,991 65	288,754 22	148,656 05	507,620 06	430,118 30
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	22,747 61	18,209 62	3,596 62	36,051 29	14,937 04
Real Estate,	3,250 00	3,000 00	–	3,000 00	3,985 05

Bills of banks in this, and of the other New England States,	2,171 85	1,105 00	2,010 00	739 00	520 00
Balances due from other banks,	6,164 31	24,183 26	538 64	74,016 50	58,924 56
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,	3,759 73	5,249 52	12,958 46	7,350 60	11,990 95
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	256,898 15	237,006 82	129,552 33	386,462 67	339,760 70
Total amount of the Resources of the bank,	294,991 65	288,754 22	148,656 05	507,620 06	430,118 30
Rate and amount of Dividends since the last annual return, with dates,	April, 1858, 4,900 71* October, 1858, 4 per cent., 6,000 00	April, 1858, 3 per cent., 4,500 00 October, 1858, 3½ per cent., 5,250 00	– – – –	April, 1858, 3½ per cent., 8,750 00 October, 1858, 3½ per cent., 8,750 00	April, 1858, 3½ per cent., 8,750 00 October, 1858, 3½ per cent., 8,750 00
Amount of Reserved Profits at the time of declaring the last dividend,	15,985 77	8,669 82	2,318 66	35,000 00	29,141 01
Amount of Debts due to the bank, secured by a pledge on its stock,	3,400 00	1,000 00	8,290 00	– –	1,500 00
Amount of Debts due and not paid, and considered doubtful,	– –	1,528 00	1,770 00	1,816 58	– –

*4 per cent. on $100,000, and 6 per cent. on first instalment of new stock.

† E timated.

	GRAFTON.	LANCASTER.	LEICESTER.	MILFORD.	MILLBURY.
	Grafton.	Lancaster.	Leicester.	Milford.	Millbury.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$200,000 00	$200,000 00	$250,000 00	$100,000 00
Amount of Bills in circulation, of five dollars and upwards,	26,160 00	72,760 00	110,385 00	103,550 00	39,835 00
Amount of Bills in circulation of a smaller denomination than five dollars,	16,767 00	15,962 00	26,365 00	30,549 00	16,235 00
Net profits on hand,	4,333 15	21,496 88	18,081 97	29,219 00	5,286 84
Balances due to other banks,	– –	– –	08	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	18,840 11	24,101 16	22,682 43	53,035 79	19,648 97
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	166,100 26	334,320 04	377,514 48	466,353 79	181,005 81
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,857 66	20,699 14	8,807 63	11,624 02	5,160 60
Real Estate,	– –	1,000 00	– –	– –	– –

Bills of Banks in this, and of the other New England States, ...	81 00	1,081 00	1,341 00	4,982 00	572 00
Balances due from other banks, . . .	– –	25,772 33	– –	24,153 99	– –
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	16,948 57	3,000 00	34,040 94	22,695 85	22,419 80
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	143,213 03	282,767 57	333,324 91	402,897 93	152,853 41
Total amount of the Resources of the bank, .	166,100 26	334,320 04	377,514 48	466,353 79	181,005 81
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1858, 3 per cent., 3,000 00 October, 1858, 3 per cent., 3,000 00	April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00	April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00	April, 1858, 4 per cent., 10,000 00 October, 1858, 4 per cent., 10,000 00	April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	3,811 09	20,801 67	15,600 00	27,801 70	3,000 00
Amount of Debts due to the bank, secured by a pledge on its stock, ...	1,825 00	760 00	– –	– –	600 00
Amount of Debts due and not paid, and considered doubtful, ...	3,906 00	1,000 00	12,000 00	1,400 00	575 00

	NORTHBOROUGH.	OXFORD.	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.
	Northborough.	Oxford.	Southbridge.	Blackstone.	Central.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$100,000 00	$150,000 00	$100,000 00	$350,000 00
Amount of Bills in circulation of five dollars and upwards,	57,100 00	45,370 00	65,255 00	45,105 00	53,100 00
Amount of Bills in circulation of a smaller denomination than five dollars,	16,960 00	15,202 00	13,948 00	16,413 75	18,580 00
Net profits on hand,	10,973 73	12,228 57	14,999 55	16,711 28	15,862 41
Balances due to other banks,	– –	– –	– –	3 21	4,333 44
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	33,284 46	10,964 23	21,168 92	33,167 02	102,965 88
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	218,318 19	183,764 80	265,371 47	211,400 26	544,841 73
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	10,037 15	5,970 12	13,734 26	10,614 54	33,382 82
Real Estate,	2,000 00	5,000 00	2,600 00	– –	– –

Bills of banks in this, and of the other New England States, ...	1,009 00	4,239 00	808 00	2,042 00	2,558 00
Balances due from other banks, . . .	9,530 28	1,090 00	– –	– –	10,994 26
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	8,000 00	11,776 63	14,743 48	43,242 38	9,141 89
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	187,741 76	155,689 05	233,485 73	155,501 34	488,764 76
Total amount of the Resources of the bank, .	218,318 19	183,764 80	265,371 47	211,400 26	544,841 73
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1858, 4 per cent., 4,000 00 October, 1858, 3½ per cent., 3,500 00	April, 1858, 3½ per cent., 3,500 00 October, 1858, 4 per cent., 4,000 00	April, 1858, 3½ per cent., 5,250 00 October, 1858, 3½ per cent., 5,250 00	April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00	April, 1858, 3½ per cent., 12,250 00 October, 1858, 3½ per cent., 12,250 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	10,000 00	11,587 53	14,030 47	16,750 75	10,500 00
Amount of Debts due to the bank, secured by a pledge on its Stock, ...	– –	3,300 00	– –	850 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	4,856 00*	14,184 12	568 50	3,993 69†

* 25 per cent. will probably be collected.

† "The ultimate loss on overdue and unpaid paper will not exceed $2,000."

	WORCESTER—Con.				
DUE FROM THE BANK.	Citizens'.	City.	Mechanics'.	Quinsigamond.	Worcester.
Capital Stock,	$150,000 00	$400,000 00	$350,000 00	$250,000 00	$300,000 00
Amount of Bills in circulation, of five dollars and upwards,	41,070 00	85,325 00	98,690 00	76,590 00	88,590 00
Amount of Bills in circulation, of a smaller denomination than five dollars,	8,994 00	23,605 00	37,203 00	20,844 00	33,809 00
Net profits on hand,	36,014 59	23,417 72	31,656 57	19,309 29	58,489 53
Balances due to other banks,	1,513 39	100 00	2,347 43	– –	9,021 99
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	65,498 65	121,612 83	116,250 94	75,327 00	164,539 62
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	303,090 63	654,060 55	636,147 94	442,070 29	654,450 14
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	14,150 03	26,759 13	17,934 96	25,013 32	35,888 07
Real Estate,	16,000 00	– –	– –	– –	25,000 00

Bills of banks in this, and of the other New England States,	331 00	541 00	6,122 00	1,560 00	1,021 00
Balances due from other banks,	– –	3,542 57	39,182 92	12,086 53	51,236 96
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,	37,607 11	14,207 19	20,000 00	47,505 29	29,587 23
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	235,002 49	609,010 66	552,908 06	355,905 15	511,716 88
Total amount of the Resources of the bank,	303,090 63	654,060 55	636,147 94	442,070 29	654,450 14
Rate and amount of Dividends since the last annual return, with dates,	April, 1858, 4 per cent., 6,000 00 October, 1858, 3½ per cent., 5,250 00	April, 1858, 3 per cent., 12,000 00 October, 1858, 3 per cent., 12,000 00	April, 1858, 4 per cent., 14,000 00 October, 1858, 4 per cent., 14,000 00	April, 1858, 3½ per cent., 8,750 00 October, 1858, 3½ per cent., 8,750 00	April, 1858, 4 per cent., 12,000 00 October, 1858, 4 per cent., 12,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	34,973 32	20,751 47	48,769 74	17,000 00	52,356 09
Amount of Debts due to the bank, secured by a pledge on its stock,	– –	1,600 00*	5,800 00	5,000 00	1,900 00§
Amount of Debts due and not paid, and considered doubtful,	– –	23,042 80†	22,466 84‡	9,037 28	– –

* "On 20 shares." † Of which $10,282.17 it is supposed will be paid. ‡ A partial loss only is expected on this amount. § On 27 shares

	NORTHAMPTON.		WARE.	CONWAY.	GREENFIELD.
	Holyoke.	Northampton.	Hampshire Manufacturers'.	Conway.	Franklin County.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$200,000 00	$350,000 00	$150,000 00	$200,000 00
Amount of Bills in circulation of five dollars and upwards,	81,710 00	123,270 00	178,320 00	64,350 00	66,660 00
Amount of Bills in circulation of a smaller denomination than five dollars,	12,094 00	18,446 00	57,076 00	18,569 00	17,691 00
Net profits on hand,	15,025 16	49,869 29	36,628 32	9,924 09	26,407 82
Balances due to other banks,	123 03	– –	– –	– –	3,574 09
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	42,025 37	48,270 39	20,857 18	13,953 67	26,034 43
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the Bank,	350,977 56	439,855 68	642,881 50	256,796 76	340,367 34
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	11,397 34	15,903 42	22,041 20	6,966 60	11,745 22
Real Estate,	– –	3,500 00	3,785 30	– –	6,662 40

Bills of banks in this, and of the other New England States, ...	202 00*	788 00*	864 00	1,952 69	1,592 00
Balances due from other banks, . . .	12,000 00	45,141 95	– –	16,899 60	10,998 38
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	31,234 04	17,544 41	30,369 15	– –	16,778 67
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	296,144 18	356,977 90	585,821 85	230,977 87	292,590 67
Total amount of the Resources of the bank, .	350,977 56	439,855 68	642,881 50	256,796 76	340,367 34
Rate and amount of Dividends since the last annual return, with dates, ...	Jan. 1858, 3 per ct. 6,000 00 Ap'l, 1858, 3 per ct. 6,000 00 October, 1858, 3 per cent., 6,000 00	March, 1858, 4 per cent., 8,000 00 Sept., 1858, 4 per cent., 8,000 00	April, 1858, 4 per cent., 14,000 00 October, 1858, 4 per cent., 14,000 00	April, 1858, 4 per cent., 6,000 00 October, 1858, 4 per cent., 6,000 00	April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	13,612 24	47,456 84	35,735 51	8,904 17	25,119 27
Amount of Debts due to the bank, secured by a pledge on its stock, ...	– –	– –	1,400 00	14,900 00	1,005 00
Amount of Debts due and not paid, and considered doubtful, ...	13,068 88†	10,861 64‡	7,000 00	4,100 00	8,000 00

* And New York. † On this amount a loss of $6,940.89 is anticipated. ‡ Estimated loss, $5,000.

	GREENFIELD.	SHELBURNE.	CHICOPEE.	HOLYOKE.	MONSON.
	Greenfield.	Shelburne Falls.	Cabot.	Hadley Falls.	Monson.
DUE FROM THE BANK.					
Capital Stock, ...	$200,000 00	$100,000 00	$150,000 00	$200,000 00	$150,000 00
Amount of Bills in circulation of five dollars and upwards, ...	59,300 00	36,930 00	62,715 00	87,750 00	44,610 00
Amount of Bills in circulation of a smaller denomination than five dollars, . . .	21,390 00	13,361 00	19,758 00	25,206 00	14,153 00
Net profits on hand, ...	17,225 11	2,221, 29	13,324 93	23,692 70	15,224 39
Balances due to other banks, . . .	1,199 50	– –	1,175 74	335 70	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, ...	33,129 90	7,327 94	24,308 34	13,969 47	12,355 59
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the bank, . . .	332,244 51	159,840 23	271,282 01	350,953 87	236,342 98
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house, ...	12,630 87	5,770 11	11,107 32	8,884 24	9,355 77
Real Estate, ...	7,250 00	8,759 41	– –	6,420 53**	6,626 62

Bills of banks in this, and of the other New England States, ...	2,198 00	2,241 00	693 00§	152 66	526 00
Balances due from other banks, . . .	24,679 41*	3,000 00‡	3,439 15	10,735 02	18,513 44
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	19,589 04	3,415 55	12,714 32	21,233 64	– –
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	265,897 19†	136,654 16	243,328 22	303,527 78	201,321 15
Total amount of the Resources of the bank, .	332,244 51	159,840 23	271,282 01	350,953 87	236,342 98
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1858, 3 per cent., 6,000 00 October, 1858, 4 per cent., 8,000 00	April, 1858, 2 per cent., 2,000 00 October, 1858, 4 per cent., 4,000 00	April, 1858, 6 per cent., 9,000 00 October, 1858, 3 per cent., 4,500 00	April, 1858, 3 per cent. 6,000 00 October, 1858, 3½ per cent., 7,000 00	April, 1858, 3 per cent., 4,500 00 October, 1858, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	24,470 49	1,813 41	13,199 43‖	21,784 03	14,736 61
Amount of Debts due to the bank, secured by a pledge on its stock, ...	1,100 00	7,600 00	725 00	2,600 00	3,345 00
Amount of Debts due and not paid, and considered doubtful, ...	6,000 00	– –	1,500 00	1,554 88	12,868 43

* On Interest. † Including 30 shares Bank Mutual Redemption. ‡ Bearing interest. § Including $272, N. Y., &c.
‖ After charging amount of profit and loss. ** "Including vault and furniture."

	SPRINGFIELD.				
DUE FROM THE BANK.	Agawam.	Chicopee.	John Hancock.	Pynchon.	Springfield.
Capital Stock,	$300,000 00	$300,000 00	$150,000 00	$150,000 00	$300,000 00
Amount of Bills in circulation, of five dollars and upwards,	98,135 00	137,760 00	32,605 00	107,065 00	90,315 00
Amount of Bills in circulation of a smaller denomination than five dollars,	51,257 00	35,856 00	20,168 00	26,766 00	22,145 00
Net profits on hand,	22,841 83	38,748 14	7,415 81	14,500 63	22,872 68
Balances due to other banks,	10,949 58	14,099 07	– –	5,803 15	880 74
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	112,458 31	77,746 51	9,108 80	39,918 73	73,738 35
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	595,641 72	604,209 72	219,297 61	344,053 51	509,951 77
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	22,038 05	17,118 55	15,669 52	11,026 01	11,551 88
Real Estate,	7,984 91	7,500 00	13,536 50	15,000 00	7,200 00

Bills of Banks in this, and of the other New England States, ...	1,136 00	3,320 38	383 00	172 00	– –
Balances due from other banks, . . .	103,425 87	46,992 74	– –	9,039 76	– –
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	25,449 01	– –	21,838 44	36,421 26	80,708 22
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	435,607 88	529,278 05	167,870 15	272,394 48	410,491 67
Total amount of the Resources of the bank, .	595,641 72	604,209 72	219,297 61	344,053 51	509,951 77
Rate and amount of Dividends since the last annual return, with dates, ...	Apr. '58, 3 per ct., on 250,000 00 7,500 00 October, 1858, 3 per cent., on 300,000 00 9,000 00	April, 1858, 4 per cent., 12,000 00 October, 1858, 4 per cent., 12,000 00	Feb., '58, 3 per ct., Apr., '58, 3 per ct., 4,500 00 October, 1858, 3 per cent., 4,500 00	Nov., '57, 3 per ct., Apr., '58, 3 per ct., 4,500 00 October, 1858, 4 per cent., 6,000 00	April, 1858, 4 per cent., 12,000 00 October, 1858, 4 per cent., 12,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	30,691 19	35,890 48	6,661 97	13,784 57	21,426 50
Amount of Debts due to the bank, secured by a pledge on its stock, ...	2,800 00	250 00	2,100 00	150 00	200 00
Amount of Debts due and not paid, and considered doubtful, ...	14,400 00	1,000 00	4,406 33	3,000 00	6,000 00

	WESTFIELD.		ADAMS.	GT. BARRINGTON.	LEE.
DUE FROM THE BANK.	Hampden.	Westfield.	Adams.	Mahaiwe.	Lee.
Capital Stock,	$150,000 00	$150,000 00	$350,000 00	$200,000 00	$300,000 00
Amount of Bills in circulation, of five dollars and upwards,	101,325 00	65,080 00	96,105 00	105,310 00	48,285 00
Amount of Bills in circulation of a smaller denomination than five dollars,	29,143 00	17,449 00	19,651 00	26,823 00	28,464 00
Net profits on hand,	20,554 11	6,737 89	9,042 84	24,237 16	12,323 20
Balances due to other banks,	300 00	10 00	3,112 62	7,403 93	6,660 81
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	38,886 80	46,542 28	34,811 76	26,811 92	21,749 46
Cash deposited bearing interest,	– –	– –	3,481 00*	– –	3,000 00
Total amount due from the bank,	340,208 91	285,819 17	516,204 22	390,586 01	420,482 47
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	13,997 36	6,975 51	7,325 93	10,193 36	6,650 25
Real Estate,	8,140 74	5,051 54	7,478 00	2,733 92	10,000 00

Bills of banks in this, and of the other New England States,	1,609 00	3,803 00	1,689 00	2,736 00†	784 00
Balances due from other banks,	– –	– –	7,834 33	9,334 06‡	– –
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,	42,947 47	26,948 83	18,075 64	27,464 51	21,507 88
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	273,514 34	243,040 29	473,801 32	338,124 16	381,540 34
Total amount of the Resources of the bank,	340,208 91	285,819 17	516,204 22	390,586 01	420,482 47
Rate and amount of Dividends since the last annual return, with dates,	April, 1858, 3 per cent., 4,500 00 October, 1858, 4 per cent., 6,000 00	April, 1858, 3 per cent., 4,500 00 October, 1858, 3 per cent., 4,500 00	April, 1858, 3 per cent., 10,500 00 October, 1858, 4 per cent., 14,000 00	April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00	April, 1858, 4 per cent., 12,000 00 October, 1858, 5 per cent., 15,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	18,725 92	5,036 20	7,410 09	22,884 74	11,263 58
Amount of Debts due to the bank, secured by a pledge on its stock,	1,000 00	4,250 00	500 00	200 00	6,882 76
Amount of Debts due and not paid, and considered doubtful,	293 00	5,130 00	1,100 00	1,023 00	§

* "North Adams Savings Bank." † And New York. ‡ Bearing interest. § Question not answered; "estimated from $3,000 to $6,000."

	PITTSFIELD.		STOCKBRIDGE.	CANTON.	DEDHAM.
	Agricultural.	Pittsfield.	Housatonic.	Neponset.	Dedham.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$500,000 00	$200,000 00	$100,000 00	$300,000 00
Amount of Bills in circulation, of five dollars and upwards,	say 75,695 00	329,440 00	86,850 00	51,710 00	104,703 00‖
Amount of Bills in circulation, of a smaller denomination than five dollars,	say 26,064 00	98,401 00	24,555 00	21,142 00	29,010 00
Net profits on hand,	34,608 22	5,620 64	1,807 83	17,560 35	34,034 01
Balances due to other banks,	8,560 44	28,242 58	5,747 03	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	56,566 23	78,194 65	42,771 62	41,192 95	81,543 57
Cash deposited bearing interest,	– –	– –	– –	– –	9,967 18¶
Total amount due from the bank,	401,493 89	1,039,898 87	361,731 48	231,605 30	559,257 76
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	6,586 65	13,408 10	9,727 51	4,773 44	20,196 77
Real Estate,	8,800 00	13,773 14	2,250 00	– –	– –

Bills of banks in this, and of the other New England States, ...	1,911 00*	2,905 00	863 00	2,538 20§	3,436 00
Balances due from other banks, . . .	46,830 07	91,955 17‡	2,552 88	204 43	– –
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	30,450 72	115,799 91	14,607 01	24,173 18	14,260 06
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	306,915 45	802,057 55	331,731 08	199,916 05	521,364 93
Total amount of the Resources of the bank, .	401,493 89	1,039,898 87	361,731 48	231,605 30	559,257 76
Rate and amount of dividends since the last annual return, with dates, . . .	Jan., '58, 3 per ct., Apr., '58, 3 per ct., 6,000 00 October, 1858, 3½ per cent., 7,000 00	April, 1858, 3 per cent., 15,000 00 October, 1858, 4 per cent., 20,000 00	April, 1858, 7 pr c. on old stock, 5 per cent. on new, 13,000 00 October, 1858, 3 per cent., 6,000 00	April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00	Nov., '57, 4 per ct., 12,000 00 May, '58, 4 per ct., 12,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	33,649 21	1,019 63	10,436 01	16,324 39	34,034 01
Amount of Debts due to the bank, secured by a pledge on its stock, ...	– –	6,300 00	– –	200 00	1,604 00
Amount of Debts due and not paid, and considered doubtful, ...	35,000 00†	– –	say 5,000 00	– –	5,194 26

* Including other States.
§ Including checks on N. Y. and Boston.
† There are suspended debts to the amount of $35,000, which it is believed will be paid.
‖ In 1815, bills of $6, 7, 8, issued.
‡ Bearing interest.
¶ Due Dedham Institution for Savings.

	DORCHESTER.		QUINCY.		RANDOLPH.
DUE FROM THE BANK.	Blue Hill.	Mattapan.	Mt. Wollaston.	Quincy Stone.	Randolph.
Capital Stock,	$150,000 00	$100,000 00	$150,000 00	$150,000 00	$150,000 00
Amount of Bills in circulation, of five dollars and upwards,	57,430 00	32,590 00	43,550 00	49,395 00‡	69,945 00
Amount of Bills in circulation of a smaller denomination than five dollars,	12,417 00	8,901 00	ab't. 14,004 00	12,348 00‡	21,167 00
Net profits on hand,	5,064 05	14,025 14	7,225 24	14,834 45	55,060 49
Balances due to other banks,	– –	– –	– –	7,594 02	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	71,905 08	20,684 31	71,552 31	61,029 81	122,238 15
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	296,816 13	176,200 45	286,331 55	295,201 28	418,410 64
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	12,244 63	7,135 53	10,668 90	10,217 77	14,026 54
Real Estate,	– –	6,000 00	– –	5,000 00	– –

Bills of banks in this, and of the other New England States,	6,861 00	3,217 50	2,913 22*	2,501 12*	1,427 00
Balances due from other banks,	– –	16,881 54	– –	1,560 86	– –
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,	17,478 87	– –	17,002 00	– –	95,463 55
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	260,231 63	142,965 88	255,747 43	275,921 53	307,493 55§
Total amount of the Resources of the bank,	296,816 13	176,200 45	286,331 55	295,201 28	418,410 64
Rate and amount of Dividends since the last annual return, with dates,	April, 1858, 4 per cent., 6,000 00 October, 1858, 4 per cent., 6,000 00	April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00	April, 1858, 4 per cent., 6,000 00 October, 1858, 4 per cent., 6,000 00	April, 1858, 4½ per cent., 6,750 00 October, 1858, 4½ per cent., 6,750 00	April, 1858, 5 per cent., 7,500 00 October, 1858, 5 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	3,540 26	13,371 85	6,033 35	14,000 00	50,616 39
Amount of Debts due to the bank, secured by a pledge on its Stock,	– –	1,800 00	2,200 00	2,100 00	– –
Amount of Debts due and not paid, and considered doubtful,	3,900 00	– –	2,566 49†	382 30	– –

* Including checks. † Probable loss on suspended paper, 50 per cent. ‡ "Estimated." § "Including loan to State, of $7,500."

	ROXBURY.		WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.
DUE FROM THE BANK.	Peoples'.	Rockland.	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.
Capital Stock,	$150,000 00	$150,000 00	$150,000 00	$150,000 00	$100,000 00
Amount of Bills in circulation of five dollars and upwards,	62,220 00	41,800 00	57,450 00	39,700 00*	33,500 00
Amount of Bills in circulation of a smaller denomination than five dollars,	16,926 00	22,774 00	17,657 00	19,800 00*	12,806 00
Net profits on hand,	12,040 92	7,962 91	22,975 02	12,642 68	15,556 81
Balances due to other banks,	– –	– –	– –	2,348 71	1,002 24
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	167,455 39	81,847 14	51,399 77	7,260 57	11,157 92
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	408,642 31	304,384 05	299,481 79	231,751 96	174,022 97
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	27,577 35	11,557 75	10,956 01	10,002 50	2,235 97
Real Estate,	2,500 00	– –	6,000 00	1,000 00	7,500 00

Bills of banks in this, and of the other New England States, ...	3,149 00	3,021 00	1,319 00	812 00	992 18
Balances due from other banks, . . .	– –	4,000 00	5,879 61	– –	– –
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	75,444 50	26,064 01	38,022 63	– –	18,943 25
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	299,971 46	259,741 29	237,304 54	219,937 46	144,351 57
Total amount of the Resources of the bank, .	408,642 31	304,384 05	299,481 79	231,751 96	174,022 97
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1858, 4 per cent., 6,000 00 October, 1858, 4 per cent., 6,000 00	April, 1858, 4 per cent., 6,000 00 October, 1858, 4 per cent., 6,000 00	April, 1858, 4 per cent., 6,000 00 October, 1858, 4 per cent., 6,000 00	Nov., '57, 3½ per ct. 5,250 00 May, '58, 3 per ct., 4,500 00	April, 1858, 3 per cent., 3,000 00 October, 1858, 3 per cent., 3,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	11,489 92	4,000 00	18,817 05	15,319 85	13,517 87
Amount of Debts due to the bank, secured by a pledge on its stock, ...	– –	1,900 00	400 00	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	1,866 00	450 99	267 70	5,537 38	12,000 00

* Estimated.

	FAIRHAVEN.	FALL RIVER.			
DUE FROM THE BANK.	Fairhaven.	Fall River.	Massasoit.	Metacomet.	Wamsutta.
Capital Stock,	$300,000 00	$350,000 00	$200,000 00	$600,000 00	$100,000 00
Amount of Bills in circulation, of five dollars and upwards,	51,145 00	101,825 00	48,555 00	106,965 00	41,890 00
Amount of Bills in circulation of a smaller denomination than five dollars,	12,708 00	23,500 00	12,161 00	27,529 00	24,038 00
Net profits on hand,	5,108 79	52,760 91	27,535 43	43,851 97	4,057 81
Balances due to other banks,	190 51	1,186 84	760 62	7,204 48	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	46,012 99	99,049 06	47,771 59	93,794 83	42,909 76
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	415,165 29	628,321 81	336,783 64	879,345 28	212,895 57
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	15,732 57	13,160 88	13,115 78	11,361 45	9,144 09
Real Estate,	3,000 00	8,000 00	– –	– –	– –

Bills of banks in this, and of the other New England States, ...	319 00	9,088 20	5,373 50*	7,837 79	2,021 48
Balances due from other banks, . . .	12,500 10	10,421 37	1,878 20	– –	– –
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	9,548 79	72,621 31	27,510 28	70,479 92	35,716 79
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	374,064 83	515,030 05	288,905 88	789,666 12	166,013 21
Total amount of the Resources of the bank, .	415,165 29	628,321 81	336,783 64	879,345 28	212,895 57
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1858, 3 per cent., 9,000 00 October, 1858, 3 per cent., 9,000 00	April, 1858, $3\frac{3}{7}$ per cent., 12,000 00 October, 1858, $3\frac{3}{7}$ per cent., 12,000 00	January, 1858, 3 per cent., 6,000 00 July, 1858, 3 per cent., 6,000 00	January, 1858, $3\frac{1}{2}$ per cent., 21,000 00 July, 1853, $3\frac{1}{2}$ per cent., 21,000 00	January, 1858, 2 per cent., 2,000 00 July, 1858, 3 per cent., 3,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	3,651 86	50,182 57	22,444 12	29,744 72	1,451 81
Amount of Debts due to the bank, secured by a pledge on its stock, ...	8,250 00	2,000 00	16,400 00	– –	2,000 00
Amount of Debts due and not paid, and considered doubtful, ...	1,500 00	3,000 00	7,000 00	– –	– –

* Including checks.

	NEW BEDFORD.				TAUNTON.
DUE FROM THE BANK.	Bedford Commercial.	Marine.	Mechanics'.	Merchants'.	Bristol County.
Capital Stock,	$600,000 00	$600,000 00	$600,000 00	$600,000 00	$350,000 00
Amount of Bills in circulation, of five dollars and upwards,	102,960 00	158,000 00	102,325 00	170,530 00	84,225 00
Amount of Bills in circulation of a smaller denomination than five dollars,	24,098 00	33,698 00	18,047 00	27,394 00	36,588 00
Net profits on hand,	20,149 13	42,233 75	23,000 76	58,875 25	46,522 40
Balances due to other banks,	30,050 69	4,206 14	292 55	7,565 74	754 40
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	139,136 86	172,302 44	131,174 41	255,688 81	152,451 65
Cash deposited bearing interest,	31,891 59	30,834 74	– –	23,572 57	– –
Total amount due from the bank,	948,286 27	1,041,275 07	874,839 72	1,143,626 37	670,541 45
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	10,326 52	35,754 16	22,476 70	23,919 99	15,771 95
Real Estate,	16,800 00	11,283 00	9,000 00	10,000 00	10,000 00

Bills of banks in this, and of the other New England States, ...	4,904 87	2,707 00*	2,085 00†	631 00	6,489 00
Balances due from other banks, . . .	47,043 33	39,394 88	– –	60,304 73	30,894 80
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	– –	– –	68,238 44	– –	– –
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	869,211 55	952,136 03	773,039 58	1,048,770 65	607,385 70
Total amount of the Resources of the bank, .	948,286 27	1,041,275 07	874,839 72	1,143,626 37	670,541 45
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1858, 3 per cent., 18,000 00 October, 1858, 3 per cent., 18,000 00	April, 1858, 3½ per cent., 21,000 00 October, 1858, 3½ per cent., 21,000 00	April, 1858, 3 per cent., 18,000 00 October, 1858, 3 per cent., 18,000 00	April, 1858, 3½ per cent., 21,000 00 October, 1858, 3½ per cent., 21,000 00	April, 1858, 4 per cent., 14,000 00 October, 1858, 4 per cent., 14,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	16,739 82	43,120 64	20,071 54	46,720 14	45,150 23
Amount of Debts due to the bank, secured by a pledge on its stock, ...	400 00	2,400 00	– –	1,400 00	500 00
Amount of Debts due and not paid, and considered doubtful, ...	128 55	4,065 41	8,750 00	– –	8,451 51

* Including New York.

† "Including New York City."

	TAUNTON—Con.		ABINGTON.	HINGHAM.	N. BRIDGEWATER.
DUE FROM THE BANK.	Machinists'.	Taunton.	Abington.	Hingham.	North Bridgewater.
Capital Stock,	$200,000 00	$400,000 00	$150,000 00	$140,000 00	$100,000 00
Amount of Bills in circulation, of five dollars and upwards,	61,245 00	100,560 00	67,100 00	80,895 00	60,825 00
Amount of Bills in circulation of a smaller denomination than five dollars,	25,585 00	44,010 00	22,254 00	18,164 00	18,154 00
Net profits on hand,	44,947 41	58,049 85	24,712 79	7,069 09	19,494 43
Balances due to other banks,	– –	1,658 61	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	56,368 30	153,583 88	23,819 07	32,563 18	38,242 09
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	388,145 71	757,862 34	287,885 86	278,691 27	236,715 52
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	9,619 38	21,744 62	8,268 91	17,002 95	5,560 79
Real Estate,	– –	10,000 00	5,988 16	5,500 00	– –

Bills of banks in this, and of the other New England States, ...	598 00	47 00	721 00	1,446 19	6,947 00
Balances due from other banks, . . .	7,708 86	3,066 17	– –	3,403 10	– –
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	22,662 10	41,222 34	22,163 74	13,843 40	24,225 20
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	347,557 37	681,782 21	250,744 05*	237,495 63	199,982 53
Total amount of the Resources of the bank, .	388,145 71	757,862 34	287,885 86	278,691 27	236,715 52
Rate and amount of Dividends since the last annual return, with dates, ...	– –	April, 1858, 4 per cent., 16,000 00 October, 1858, 4 per cent., 16,000 00	April, 1858, 4 per cent., 6,000 00 October, 1858, 4 per cent., 6,000 00	April, 1858, 3 per cent., 4,200 00 October, 1858, 3 per cent., 4,200 00	April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	25,413 26	55,095 82	20,000 00	4,642 41	16,207 14
Amount of Debts due to the bank, secured by a pledge on its stock, ...	– –	3,725 00	500 00	1,800 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	102,752 64	3,756 78	356 00	908 00	– –

* Including 50 shares Bank of Mutual Redemption Stock.

	PLYMOUTH.			FALMOUTH.	HARWICH.
DUE FROM THE BANK.	Old Colony.	Plymouth.	Wareham.	Falmouth.	Bank of Cape Cod.
Capital Stock,	$207,325 00	$150,000 00	$100,000 00	$100,000 00	$150,000 00
Amount of Bills in circulation, of five dollars and upwards,	68,930 00	114,420 00	62,955 00	29,550 00	115,750 00
Amount of Bills in circulation of a smaller denomination than five dollars,	16,729 00	27,629 00	12,194 00	4,199 00	24,501 00
Net profits on hand,	16,754 97	5,935 94	19,254 80	8,189 37	8,276 04
Balances due to other banks,	– –	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	48,412 40	43,976 83	38,635 78	5,257 46	13,737 68
Cash deposited bearing interest,	11,663 80*	2,044 90	6,000 00	– –	– –
Total amount due from the bank,	369,815 17	344,006 67	239,039 58	147,195 83	312,264 72
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	13,605 25	5,943 65	4,544 12	3,715 35	8,838 48
Real Estate,	2,500 00	2,500 00	5,000 00	4,400 00	3,625 81

Bills of banks in this, and of the other New England States, ...	703 50†	3,486 14	11,560 00	1,703 00	2,788 00
Balances due from other banks, . . .	25,000 00	8,396 99	– –	2,000 00	28,381 00
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	21,173 25	23,555 41	18,849 67	5,714 73	– –
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	306,833 17	300,124 48	199,085 79	129,662 75	268,631 43
Total amount of the Resources of the bank, .	369,815 17	344,006 67	239,039 58	147,195 83	312,264 72
Rate and amount of dividends since the last annual return, with dates, . . .	Apr., '58, 4 per ct. on $150,000 00 6,000 00 October, 1858, 3½ per cent., on $197,200 00 6,902 00	October, 1858, 3 per cent., 4,500 00 April, 1858, 3 per cent., 4,500 00	January, 1858, 3 per cent., 3,000 00 July, 1858, 3 per cent., 3,000 00	– –	April, 1858, 4 per cent., 6,000 00 October, 1858, 3½ per cent., 5,250 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	15,874 57	9,737 28	17,424 82	9,699 47	7,530 88
Amount of Debts due to the bank, secured by a pledge on its stock, ...	– –	1,400 00	– –	1,700 00	5,660 00
Amount of Debts due and not paid, and considered doubtful, ...	3,500 00	2,000 00	– –	12,750 00	– –

* By savings bank.

† Including checks.

	PROVINCETOWN.	YARMOUTH.	EDGARTOWN.	NANTUCKET.
	Provincetown.	Barnstable.	Marthas Vineyard.	Pacific.
DUE FROM THE BANK.				
Capital Stock,	$100,000 00	$350,000 00	$100,000 00	$200,000 00
Amount of Bills in circulation, of five dollars and upwards,	81,225 00	202,005 00*	56,530 00	92,175 00
Amount of Bills in circulation, of a smaller denomination than five dollars,	18,698 00	26,802 00*	8,647 00	20,096 00
Net profits on hand,	5,240 96	48,158 80	10,978 81	46,153 58
Balances due to other banks,	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	27,988 91	57,647 18	27,787 24	119,674 73
Cash deposited bearing interest,	– –	– –	– –	– –
Total amount due from the bank,	233,152 87	684,612 98	203,943 05	478,099 31
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	7,840 94	20,638 74	3,559 65	13,809 10
Real Estate,	3,000 00	2,000 00	5,000 00	10,000 00

Bills of banks in this, and of the other New England States, ...	103 00	792 00	269 00	10,485 00
Balances due from other banks, . . .	43,626 00	29,540 72	4,493 15†	42,134 70
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	13,633 94	38,100 52	19,085 67	23,160 25
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	164,948 99	593,541 00	171,535 58	378,510 26
Total amount of the Resources of the bank, .	233,152 87	684,612 98	203,943 05	478,099 31
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1858, $3\frac{1}{2}$ per cent., 3,500 00 October, 1858, $3\frac{1}{2}$ per cent., 3,500 00	April, 1858, 4 per cent., 14,000 00 October, 1858, 4 per cent., 14,000 00	April, 1858, 3 per cent., 3,000 00 October, 1858, 3 per cent., 3,000 00	April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	4,286 40	45,772 02	10,205 47	45,594 66
Amount of Debts due to the bank, secured by a pledge on its stock, ...	4,390 00	2,440 00	– –	500 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	1,455 00	– –	3,500 00

* Estimated. † Bearing interest.

AGGREGATE.

DUE FROM THE BANKS.	36 Banks in Boston.	138 Banks out of Boston.	Total—174 Banks.
Capital Stock,	$33,072,500 00	$28,747,325 00	$61,819,825 00
Amount of Bills in circulation, of five dollars and upwards,	6,128,628 50	10,584,315 00	16,712,943 50
Amount of Bills in circulation of a smaller denomination than five dollars,	1,013,767 25	3,112,727 25	4,126,494 50
Net profits on hand,	3,263,943 12	2,767,887 19	6,031,830 31
Balances due to other banks,	7,346,856 00	307,378 85	7,654,234 85
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,	22,170,870 92	8,367,282 28	30,538,153 20
Cash deposited bearing interest,	1,239,338 94	298,514 22	1,537,853 16
Total amount due from the banks,	74,235,904 73	54,185,429 79	128,421,334 52
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their banking-houses,	9,230,241 62	1,882,474 10	11,112,715 72
Real Estate,	879,262 31	705,622 56	1,584,884 87

Bills of banks in this, and of the other New England States,	4,452,311 54	481,116 40	4,933,427 94
Balances due from other banks,	3,973,265 35	2,393,456 06	6,366,721 41
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,*	– –	2,820,524 36	2,820,524 36
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other banks,	55,700,710 93	45,902,236 31	101,602,947 24
Total amount of the Resources of the banks,	74,235,791 75‡	54,185,429 79	128,421,221 54‡
Rate and amount of Dividends since the last annual returns, with dates,†	April, 1858, 1,171,500 00 October, 1858, 1,141,500 00	April, 1858, 1,023,825 71 October, 1858, 993,327 00	Nov., 1857, 21,750 00 April, 1858, 2,195,325 71 § October, 1858, 2,134,827 00 ‖
Amount of Reserved Profits at the time of declaring the last dividends,	2,853,807 08	2,559,860 05	5,413,667 13
Amount of Debts due to the banks, secured by a pledge on their stock,	393,477 56	362,787 29	756,264 85
Amount of Debts due and not paid, and considered doubtful,	335,538 29	687,093 00	1,022,631 29

* This refers only to banks out of Boston. † For rate of dividends see statement on page 76. ‡ For difference in Aggregates see Return of Bank of Mutual Redemption.

§ Includes dividends made in January, April, May, &c. ‖ Includes dividends made in July and September.

The following banks have failed to return correct answers to the questions —"Balances due from other banks," and "Amount of balances, &c., for redemption of bills"—the amount returned by them including both:— Bass River, Naumkeag, Cambridge City, Cambridge Market, Hopkinton, Railroad, Conway, Monson, Chicopee, Mattapan, Bedford Commercial, Marine, Merchants', New Bedford and Bristol County.

Average dividend of 34 banks in Boston, in April, 1858, (dividend paid on $31,560,000 capital,) is $3\frac{71}{100}$ per cent.

Average dividend of 34 banks, in October, 1858, (dividend paid on $31,560,000 capital,) is $3\frac{62}{100}$ per cent.

Average dividend of 133 banks out of Boston, in April, 1858, (dividend paid on $27,815,012 capital,) is $3\frac{68}{100}$ per cent.

Average dividend of 130 banks, in October, 1858, (dividends paid on $27,287,200 capital,) is $3\frac{64}{100}$ per cent.

Average dividend of 167 banks in and out of Boston, in April, 1858, (dividends paid on $59,375,012 capital,) is $3\frac{70}{100}$ per cent.

Average dividend of 164 banks, in October, 1858, (dividends paid on $58,847,200 capital,) is $3\frac{63}{100}$ per cent.

Percentage of dividend on total banking capital ($60,125,012) of 172 banks, in April, is $3\frac{65}{100}$ per cent.

Percentage of dividend on total banking capital ($61,809,700) of 174 banks, in October, is $3\frac{45}{100}$ per cent.

The Bass River, Salem, Worcester County, Machinists' and Falmouth Banks, representing a capital of $750,000, made no dividends in 1858. The Bank of Brighton and the Wrentham, none in October.

The Capital Stock of the following Banks was increased at the Session of 1857. *Certificates of additional payments have been made as follows :—*

Agawam, Springfield, April 28, 1858, (all paid in,) . . .	$50,000 00
City, Worcester, Nov. 10, 1857, (all paid in,)	36,000 00
Conway, May 19, 1858, (all paid in,)	25,000 00
Hampshire Manufacturers', Ware, Nov. 12, 1857, (all paid in,) .	50,000 00
Hopkinton, Jan. 4, 1858, $10,000; April 12, $13,200; April 29, $26,800, (all paid in,)	50,000 00
Lynn Mechanics', Dec. 18, 1857, (all paid in,)	50,000 00
Woburn, Dec. 19, 1857, $25,950; April, 30, 1858, $15,050, (all paid in,)	71,000 00
Old Colony, Plymouth, May 31, 1858, ...	25,000 00

NOTE.—By reason of different interpretations of the requirements contemplated in the Blank Return prescribed by law much incongruity prevails, and it is found necessary in some cases to seek explanation of the bank officers.

The failure to attain uniformity of "statement" may in a few instances be attributed to inadequateness of perception on the part of those making the return; but while this is true, it is not to be denied that there is good ground for difference of opinion in regard to the intent and meaning of some of the interrogatories. The thirteenth and fourteenth questions may be cited as liable to misconstruction; they certainly might be made clearer by amendment. The seventeenth, also, requiring the "amount of reserved profits *at* the time of declaring the last dividend," is construed by some to have reference to the sum of accumulated profits before and at the time of declaring the dividend; and by others, correctly, to mean the balance of "*reserved* profits" on hand after *deducting* the dividend.

It would seem that the meaning of questions embraced in the Blank Return should be so apparent that but one construction could attach; conceding this as self-evident, an examination of the present requirements will clearly show the desirableness of a careful revision of the form of blank.

The following Table shows the Aggregate of the Banks in 1857 :—

DUE FROM THE BANKS.	36 Banks in Boston.	137 Banks out of Boston.	Total—173 Banks.
Capital Stock paid in,	$31,960,000 00	$28,359,720 00	$60,319,720 00
Bills in circulation,	6,800,591 75	11,304,235 50	18,104,827 25
Net profits on hand,	3,322,140 98	2,759,748 22	6,081,889 20
Balances due to other banks,	3,581,055 98	525,638 53	4,106,694 51
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,	12,366,997 74	5,264,193 13	17,631,190 87
Cash deposited bearing interest,	984,224 65	359,723 72	1,343,948 37
Total amount due from the banks,	59,015,011 10	48,573,259 10	107,588,270 20
RESOURCES OF THE BANKS.			
Gold, Silver and other coined metals in their banking-houses,	2,623,756 00	987,341 45	3,611,097 45
Real Estate,	901,970 47	706,642 97	1,608,613 44
Bills of banks in this, and of the other New England States,	3,989,881 35	395,768 85	4,385,650 20

Balances due from other banks, ...	2,856,230 22	2,665,858 75	5,522,088 97
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	48,643,173 06	43,815,399 17	92,458,572 23
Total amount of the Resources of the banks, . .	59,015,011 10	48,571,011 19*	107,586,022 29
Rate and amount of Dividends since the last annual returns, with dates, ...	April, 1857, 1,229,100 00	April, 1857, 1,080,885 00	Oct. and Nov. 1856, 29,750 00
	October, 1857, 1,204,350 00	October, 1857, 890,800 00†	April, 1857, 2,309,985 00
			October, 1857, 2,095,150 00
Amount of Reserved Profits at the time of declaring the last dividends, ...	3,041,513 83	2,486,911 13	5,528,424 96
Amount of Debts due to the banks, secured by a pledge on their stock, ...	355,991 25	327,912 52	683,903 77
Amount of Debts due and not paid, and considered doubtful, ...	269,445 61	451,484 87‡	720,930 48‡

* For difference in Aggregates, see Return of Worcester County Bank.

† Add to the above $21,750, returned in 1858, being amount of dividends made by Pynchon, Dedham and Wrentham Banks in November, 1857.

‡ Of which amount $42,126.40 is "not considered doubtful."

CONDITION

OF THE

INSTITUTIONS FOR SAVINGS

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1858.

The official circular, requiring Returns from the Savings Banks, was issued by the Governor on the fifteenth day of November, and had reference to their condition on the last Saturday, being the thirtieth day of October, 1858.

All the Returns have been received.

	BOSTON.			CHELSEA.	ANDOVER.
	Provident Institution for Savings.	Suffolk Savings Bank.	East Boston Savings Bank.	Chelsea Savings Bank.	Andover Savings Bank.
Number of Depositors,	28,635	8,561	461	893	1,115
Amount of Deposits,	$5,906,843 49	$2,325,674 76	$102,496 53	$39,566 23	$265,208 35
Public Funds,	227,520 00	184,765 95	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	1,068,480 00	266,250 00	23,271 87	13,000 00	33,000 00
Loans on bank stock,	20,500 00	5,000 00	8,600 00	– –	900 00
Deposits in banks, bearing interest,	200,000 00	100,000 00	805 05	944 46	759 41
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	6,000 00	– –	– –	– –
Invested in real estate,	53,034 83	– –	– –	– –	1,928 60
Loans in mortgage of real estate,	2,209,463 50	898,000 00	38,000 00	21,855 00	132,269 37
Loans to county or town,	564,500 00	– –	– –	5,500 00	20,500 00
Loans on personal security,	1,355,000 00	875,046 25	34,590 00	– –	74,874 33

Cash on hand, ...	367,695 10	53,462 40	1,124 55	944 46	976 64
Rate and amount of ordinary Dividend for last year, ...	4 per cent., 211,098 70	4 per cent., 82,428 63	5 per cent., 3,861 00	5 per cent., 1,500 06	5 per cent., 13,185 46
Average annual per cent. of Dividends of last five years, ...	8 per cent.	7 per cent.	8 per cent.	5 per cent.	7 per cent.
Annual Expenses of the institution, . .	23,423 85	10,112 68	720 00	117 47	575 00

Provident Institution for Savings in Boston.—Public Funds—Massachusetts Scrip, $227,520. The Bank Stock is owned as follows:—Atlantic, $21,500; Atlas, 22,500; Boston, 35,000; Columbian, 32,100; City, 31,500; Eagle, 31,500; Globe, 31,500; Granite, 34,000; Hamilton, 22,500; Hide and Leather, 30,000; Massachusetts, 22,500; Merchants', 130,000; Market, 36,400; New England, 23,900; North, 23,000; State, 39,480; Suffolk, 30,000; Shoe and Leather Dealers', 50,000; Tremont, 56,200; Union, 31,200; Washington, 33,700; Webster, 300,000.

Loans on Bank Stock are—90 shares Merchants', $4,000; 100 shares Tremont, 9,000; 100 shares Market, 5,000; 30 shares Dedham, 2,500.

Deposits in Banks bearing interest are—Boston, $50,000; Columbian, 100,000; Tremont, 50,000.

Suffolk Savings Bank, for Seamen and others.—Public Funds—City of Boston, $103,000; City of Roxbury, 40,765 95; Massachusetts Scrip, 31,000; United States Scrip, 10,000. The Bank Stock is owned as follows:—150 shares Market, $10,500; 208 shares Atlas 20,800; 150 shares Washington, 15,000; 100 shares Hamilton, 10,000; 175 shares State, 10,500; 150 shares Shoe and Leather Dealers', 15,000; 200 shares Bank of Commerce, 20,000; 100 shares Union, 10,000; 113 shares Bank of North America, 11 300; 83 shares Merchants', 8,300; 250 shares Columbian, 25,000; 20 shares Massachusetts, 5,000; 275 shares Webster, 37,500; 50 shares Railroad, 3,750; 11 shares New England, 1,100; 100 shares Granite, 10,000; 175 shares Bay State, 17,500; 150 shares City, 15,000; 100 shares Shawmut, 10,000; 100 shares Hide and Leather, 10,000.

Loan on Bank Stock is—70 shares Suffolk, $5,000.

Deposit in Bank bearing interest is—Columbian, $100,000.

Loan on Railroad Stock is—130 shares Fitchburg, $6,000.

East Boston Savings Bank.—The Bank Stock is owned as follows:—27 shares Merchants', $2,771.87; 30 shares Webster, 3,000; 25 shares National, 2,500; 100 shares Maverick, 10,000; 50 shares Bank of North America, 5,000.

Loan on Bank Stock is—97 shares Maverick, $8,600.

Chelsea Savings Bank.—The Bank Stock is owned as follows:—30 shares Tradesman's, $3,000; 10 shares North, 1,000; 20 shares Howard Banking Company, 2,000; 20 shares Eliot, 2,000; 10 shares Bank of Commerce, 1,000; 20 shares National, 2,000; 10 shares Exchange, 1,000; 10 shares Bank of North America, 1,000.

Deposit in Bank bearing interest is—Tradesman's, $944.46.

Andover Savings Bank.—The Bank Stock is owned as follows:—Andover, $11,000; Bay State, 5,000; Webster, 5,000; Granite, 6,000; Blackstone, Boston, 6,000.

Loan on Bank Stock is—10 shares Andover, $900.

Deposit in Bank bearing interest is—Andover, $759.41.

	DANVERS.	GLOUCESTER.	HAVERHILL.	LAWRENCE.	LYNN.
	Danvers Savings Bank.	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.	Lynn Institution for Savings.
Number of Depositors,	1,188	618	3,145	1,427	1,807
Amount of Deposits,	$215,407 40	$81,237 29	$583,432 21	$240,155 65	$248,206 08
Public Funds,	– –	– –	– –	5,000 00	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	76,576 67	50,699 83	178,300 00	68,000 00	28,000 00
Loans on bank stock,	3,880 00	– –	62,350 00	3,700 00	17,840 00
Deposits, in banks, bearing interest,	– –	– –	– –	– –	22,800 00
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	1,350 00	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	58,500 00	21,475 00	329,970 00	111,710 00	109,164 00
Loans to county, or town,	29,975 00	8,500 00	19,500 00	4,000 00	62,060 00
Loans on personal security,	27,564 00	3,600 00	12,350 00	36,300 00	21,275 00

Cash on hand, ...	18,911 73	1,182 60	14,812 21	14,417 50	311 38
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 9,420 93	5 per cent., 3,456 99	5 per cent., 27,385 37	4 per cent., 8,580 95	5 per cent., 10,931 76
Average annual per cent. of dividends, of last five years, ...	7 per cent.	8 per cent.	6½ per cent.	7½ per cent.	6½ per cent.
Annual Expenses of the institution, . .	750 00	220 00	1,331 39	408 28	591 45

Danvers Savings Bank.—The Bank Stock is owned as follows:—Exchange, Boston, $8,000; Washington, 6,000; Tremont, 1,300; Bank of North America, 2,200; National, 5,000; Bank of Commerce, 8,000; Asiatic, 20,010; Naumkeag, 500; Commercial, 666.67; Rockport, 1,000; Warren, 5,600; Village, 18,300.

Loan on Bank Stock is—44 shares Village, $3,880.

Cape Ann Savings Bank.—The Bank Stock is owned as follows:—66 shares Gloucester, $6,990.50; 37 shares Tremont, 3,666; 41 shares Exchange, 4,185.70; 10 shares Cape Ann, 1,000; 30 shares Bank of Commerce, 3,015.25; 25 shares Grocers', 2.455; 7 shares Merchants', 711.25; 5 shares Webster, 512.50; 43 shares Rockport, 4,486.50; 37 shares Shawmut, 3,972.88; 50 shares Blackstone, 5,106.25; 10 shares Globe, 1,100; 16 shares Freeman's, 1,720; 20 shares Howard Banking Company, 2,000; 35 shares National, 3,560.50; 40 shares Atlantic, 4,260; 18 shares Eagle, 1,957.50.

Haverhill Savings Bank.—The Bank Stock is owned as follows:—Haverhill, $24,000; Essex, 16,700; Blackstone, Boston, 10,000; Shawmut, 8,700; Maverick, 5,000; Columbian, 3,000; National, 20,000; Merrimack, 13,500; Howard Banking Company, 10,000; North, 7,100; Faneuil Hall, 4,000; Eagle, 2,700; Shoe and Leather Dealers', 800; Bank of North America, 20.000; Exchange, Boston, 12,000; Webster, 10,000; Atlas, 5,000; Andover, 3,200; Bay State, 2,000; State, 600.

Loans on Bank Stock are—Mechanics', Boston, $14,300; Union, Haverhill, 7,750; National, 4,500; Merchants', Boston, 900; Blackstone, Boston, 600; Haverhill, 9,750; Malden, 6,000; Bunker Hill, 1,150; Atlas, 720; Abington, 600; Essex, 9,000; Exchange, Boston, 4,800; Faneuil Hall, 1,050; Merrimack, 700; Union, Boston, 530.

Loans on Railroad Stock are—Taunton Branch, $850; Boston and Worcester, 500.

Essex Savings Bank.—Public Funds—Massachusetts 6 per cent. Scrip, $5,000. The Bank Stock is owned as follows:—200 shares Bay State, $20,000; 150 shares Webster, 15,000; 75 shares Merchants', Boston, 7,500; 50 shares Tremont, 5,000; 20 shares Shawmut, 2,000; 60 shares Suffolk, 6,000; 10 shares Union, Boston, 1,000; 40 shares Bank of Commerce, 4,000; 75 shares Bank of North America, 7,500.

Loans on Bank Stock are—40 shares Bay State, $2,800; 10 shares Pemberton, 900.

Lynn Institution for Savings.—The Bank Stock is owned as follows:—100 shares Lynn Mechanics', $10,000; 30 shares Laighton, 3,000; 10 shares City, Lynn, 1,000; 20 shares Shoe and Leather Dealers', 2,000; 20 shares Exchange, Boston, 2,000; 50 shares Columbian, 5,000; 50 shares Hide and Leather, 5,000.

Loans on Bank Stock are—30 shares Howard Banking Company, $2,500; 20 shares Shoe and Leather Dealers', 1,800; 10 shares Exchange, Boston, 900; 85 shares Laighton, 5,800; 15 shares City, Lynn, 1,100; 43 shares Lynn Mechanics', 3,340; 22 shares Woburn, 2,000; 5 shares Worcester, 400.

Deposit in Bank bearing interest is—Lynn Mechanics', $22,800.

	NEWBURYPORT.	ROCKPORT.	SALEM.	SALISBURY.	CAMBRIDGE.
	Institution for Savings in Newburyport and its Vicinity.	Rockport Savings Bank.	Salem Savings Bank.	Provident Institution for Savings in the towns of Salisbury and Amesbury.	Savings Institution in Cambridge.
Number of Depositors,	5,836	238	8,981	1,521	1,362
Amount of Deposits,	$1,306,677 28	$17,551 59	$1,959,090 33	$276,950 26	$247,936 42
Public Funds,	– –	– –	189,888 69	15,000 00	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	442,800 00	12,900 00	191,561 80	80,220 00	6,700 00
Loans on bank stock,	2,710 00	– –	99,100 00‡	4,500 00	8,800 00
Deposits, in banks, bearing interest,	11,338 00	– –	99,007 55	4,332 00	– –
Railroad Stock,	56,514 00*	– –	46,100 00	– –	– –
Loans on railroad stock,	300 00	– –	5,000 00	– –	– –
Invested in real estate,	3,000 00	– –	– –	4,900 00	– –
Loans in mortgage of real estate,	312,904 54	3,725 00	259,078 07	47,281 00	177,391 02
Loans to county, or town,	191,800 00	– –	474,063 90	54,800 00	10,000 00
Loans on personal security,	264,436 34†	– –	592,074 05	67,111 00	41,427 75

Cash on hand,	33,139 84	1,200 08	3,216 27	8,420 99	3,617 65
Rate and amount of ordinary Dividend for last year,	6 per cent., 72,677 28	5 per cent.	5 per cent., 85,973 03	6 per cent., 15,042 38	5 per cent.
Average annual per cent. of dividends, of last five years,	6 per cent.	$6\frac{3}{5}$ per cent.	$6\frac{1}{2}$ per cent.	$6\frac{1}{2}$ per cent.	$7\frac{1}{2}$ per cent.
Annual Expenses of the institution,	2,808 20	70 00	3,500 00	475 00	1,050 00

Institution for Savings in Newburyport and Vicinity.—The Bank Stock is owned as follows:—Atlas, $25 000; Atlantic, 12,200; Boston, 11.850; Bank of Commerce, 15.700; City, Boston, 10.200; Columbian, 20,000; Eagle, 16.900; Exchange, Boston, 10.000; Faneuil Hall, 12 800; Globe, 8.300; Granite, 29,600; Hamilton, 10,000; Massachusetts, 8.250; Maverick, 2,500; Merchants', Boston, 34,200; New England, 5,000; North, 12,200; Shoe and Leather Dealers', 15.600; State, 1.740; Suffolk, 2,200; Traders', 24,100; Tremont, 20.900; Union, Boston, 20.800; Washington, 30.300; Webster, 5.000; Mechanics', Newburyport, 20,500; Merchants', Newburyport, 45,710; Ocean, 5,250; Gloucester, 6,000.

Loans on Bank Stock are—22 shares Union, Haverhill, $1,850; 7 shares Mechanics', Newburyport, 500; 8 shares Ocean, 360.

Deposit in Bank bearing interest is—Ocean, $11.338.

The Railroad Stock is owned as follows:—50 shares Boston and Maine; 200 shares Fitchburg; 100 shares Boston and Worcester, and 20 shares Lowell, valued at $36.250; also 8 shares East Boston Ferry Company, valued at $264; 20 shares Fifty Associates' Corporation, 20.000.

Loan on Railroad Stock is—5 shares Fitchburg, $300.

Rockport Savings Bank.—The Bank Stock is owned as follows:—10 shares Howard Banking Company, $1,000; 15 shares National, 1.500; 15 shares Webster, 1.500; 8 shares Blackstone, Boston, 800; 10 shares Tremont, 1,000; 10 shares Hide and Leather, 1,000; 13 shares Rockport, 1.300; 10 shares Village, 1,000; 4 shares Gloucester, 400; 3 shares Bass River, 300; 10 shares Bank of Cape Ann, 1,000; 6 shares Granite, 600; 15 shares Bank of Commerce, 1.500.

Salem Savings Bank.—Public Funds—Massachusetts 5 per cent., $30,000; Maine 6 per cent., 1,000; Ohio 6 per cent., 78.669 37; Pennsylvania 5 per cent., 80.219 32. The Bank Stock is owned as follows:—Exchange, $4,133.33; Marblehead, 2.000; Asiatic, 7,470; Commercial, 3,200; Columbian, 21,000; City, 10,500; Salem, 3 600; Beverly, 625; Merchants', 40,533.47; Bank of Commerce, 60,000; Tremont, 12,500; Metropolitan, 11,000; Hide and Leather, 15 000.

Deposit in Bank bearing interest is—Merchants', $99,007.55.

Loans on Bank Stock are—Exchange, Boston, $9.000; Commercial, 700; Shoe and Leather Dealers', 1.400; Exchange and Rockland, 4,500; Merchants' and New England, 3.500; National and Commercial, 5.000.

Loans to Banks—Commercial, $20,000; Warren, 15,000; Danvers, 20,000; Merrimack, 20.000.

The Railroad Stock is owned as follows:—Portland, Saco and Portsmouth, $36,100; Boston and Worcester Bonds, 10.000.

Loan on Railroad Stock is—Eastern, $5.000.

Provident Institution for Savings in the Towns of Salisbury and Amesbury.—Public Funds—Massachusetts 6 per cent., $15.000. The Bank Stock is owned as follows:—31 shares Tremont, $3.100; 10 shares Howard Banking Company, 1.000; 30 shares Blackstone, Boston, 3.000; 41 shares Grocers', 400; 25 shares Union, Boston, 2.500; 25 shares Eagle, 2.500; 43 shares Boston, 2.150; 25 shares Globe, 2.500; 52 shares State, 3,120; 15 shares Atlantic, 1.500; 45 shares Webster, 4.000; 25 shares Eliot, 2.500; 38 shares Suffolk, 3.800; 25 shares Columbian, 2,500; 50 shares Exchange, Boston, 5.000; 20 shares Boylston, 2,000; 15 shares New England, 1.500; 25 shares Atlas, 2.500; 10 shares City, Boston, 1,000; 25 shares Shoe and Leather Dealers', 2.500; 37 shares Shawmut, 3.700; 13 shares Faneuil Hall, 1.300; 12 shares Granite, 1.200; 8 shares Traders', 800; 45 shares Merchants', Boston, 4.500; 40 shares Bank of Commerce, 4 000; 30 shares Hide and Leather, 3.000; 42 shares Railroad, 3,150; 50 shares Powow River, 5.000; 45 shares Bay State, 4,500.

Loan on Bank Stock is—50 shares Howard Banking Company, $4,500.

Deposit in Bank bearing interest is—Powow River, $4.332.

Savings Institution in Cambridge.—The Bank Stock is owned as follows:—20 shares Bank of Commerce, $2,044; 7 shares Cambridge, 630; 25 shares Charles River, 2,526; 15 shares Lechmere, 1 500.

Loans on Bank Stock are—26 shares Charles River, $2 300; 20 shares Merrimack, 10 shares City, and 1 share Union, 2.300; 20 shares Lechmere, 1,700; 20 shares Fitchburg, 500; 25 shares New England, 2,000.

* Railroad Stock owned includes 8 shares East Boston Ferry Company, $264, and 20 shares Fifty Associates' Corporation, $20,000.

† Included in "Loans on Personal Security," is an annuity in trust in Massachusetts Hospital Life Insurance Company, of $5,026.34; Loans to Corporation, $55,530; and on pledge of Stocks, $6,900.

‡ Loans on Bank Stock include $75,000 loaned to Banks.

	CAMBRIDGEPORT.	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.
	Cambridgeport Savings Bank.	Warren Institution for Savings.	Middlesex Institution for Savings.	Framingham Savings Bank.	City Institution for Savings.
Number of Depositors,	429	4,037	2,151	729	4,419
Amount of Deposits,	$58,558 63	$982,716 85	$514,467 44	$142,207 86	$1,152,288 31
Public Funds,	– –	50,000 00	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	12,095 33	38,179 00	158,700 00	26,200 00	170,700 00
Loans on bank stock,	– –	5,175 00	20,580 00	19,250 00	47,400 00
Deposits, in banks, bearing interest,	1,500 00	– –	– –	– –	49,000 00
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	8,450 00	7,900 00	– –	– –
Invested in real estate,	– –	– –	– –	1,500 00	– –
Loans in mortgage of real estate,	17,243 60	682,383 00	234,500 00	45,541 50	384,950 00
Loans to county, or towns,	14,500 00	122,175 00	88,435 00	34,450 77	398,875 00
Loans on personal security,	13,000 00	33,200 00	39,938 00	10,125 00	101,100 00

Cash on hand, ...	451 19	28,541 96	3,289 69	5,121 58	263 31
Rate and amount of ordinary Dividend for last year, ...	4 per cent., 1,667 65	4 per cent.	4 per cent., 20,332 87	4 per cent.	5 per cent., 52,728 54
Average annual per cent. of dividends, of last five years, ...	8 per cent.	$7\frac{6}{10}$ per cent.	7 per c. & fraction.	7 per cent.	$7\frac{22}{100}$ per cent.
Annual Expenses of the institution, . .	200 00	2,978 71	1,017 42	600 00	2,527 70

Cambridgeport Savings Bank.—The Bank Stock is owned as follows:—40 shares Cambridge, $4,175; 40 shares Eliot, 3,995.33; 25 shares Webster, 2,525; 14 shares Cambridge City, 1,400.

Deposit in Bank bearing interest is—Cambridge, $1,500.

Warren Institution for Savings.—Public Funds—Treasury Notes, $50,000. The Bank Stock is owned as follows:—20 shares City, $1,980; 114 shares Bunker Hill, 11,552; 49 shares Shoe and Leather Dealers', 5,233; 30 shares State, 1,815; 35 shares Market, 2,765; 48 shares Eagle, 4,834; 100 shares Hide and Leather, 10,000.

Loans on Bank Stock are—34 shares Bunker Hill, $3,000; 33 shares Railroad, and 4 Bunker Hill, 2,175.

Loans on Railroad Stock are—141 shares Fitchburg, $8,000; 7 shares do., 450.

Middlesex Institution for Savings.—The Bank Stock is owned as follows:—Grocers', $4,000; National, 10,000; Webster, 15,000; Howard Banking Company, 5,000; Merchants', Boston, 16,000; City, Boston, 10,000; State, 9,000; Eagle, 10,000; Hamilton, 1,400; Granite, 2,500; Columbian, 5,000; Shoe and Leather Dealers', 10,000; Traders', 1,500; Bank of Commerce, 15,000; Tremont, 6,200; Bank of North America, 7,500; Shawmut, 5,000; Faneuil Hall, 5,000; Eliot, 10,000; Concord, 9,200; Lowell, 900; Framingham, 500.

Loans on Bank Stocks are—10 shares National, $900; 100 shares Boston, 37 shares Webster, and 22 shares Shoe and Leather Dealers', 10,000; 10 shares Plymouth, 900; 60 shares Grocers', 5,000; 20 shares Prescott, and 12 shares Fitchburg Railroad, 2,000; 2 shares Merchants', Boston, 180; 10 shares Concord and 15 shares Fitchburg Railroad, 1,600.

Loans on Railroad Stocks are—30 shares Boston and Worcester, $2,500; 89 shares Fitchburg and 11 shares Western, 5,400.

Framingham Savings Bank.—The Bank Stock is owned as follows:—Eliot, $5,200; Hide and Leather, 7,000; Bank of Commerce, 3,500; Framingham, 2,000; Maverick, 2,000; Granite, 2,000; Howard Banking Company, 2,000; Webster, 1,500; Traders', 1,000.

Loans on Bank Stock are—27 shares Bank of Commerce; 10 shares Granite; 20 shares Eliot; 24 shares Framingham; 10 shares Traders', and 10 shares Exchange, $9,900; 5 shares Framingham, 400; 22 do., 2,000; 3 do., 250; 12 do., 1,000; 63 do., 5,700.

City Institution for Savings.—The Bank Stock is owned as follows:—Appleton, $20,000; Prescott, 13,500; Wamesit, 10,000; Railroad, 900; Tremont, 12,700; Boylston, 4,000; Shawmut, 5,000; Exchange, 5,000; Granite, 13,500; National, 13,500; Blackstone, 15,000; Eliot, 5,000; Webster, 10,000; Pemberton, 5,000; Bay State, 2,500; Bunker Hill, 2,000; Bank of Commerce, 14,100; Bank of North America, 19,000.

Loans on Bank Stock are—159 shares Appleton, $13,000; 21 shares Atlas, 25 shares Webster and 10 shares Bank of North America, 5,000; 19 shares Wamesit and 10 shares Appleton, 2,300; 10 shares Bunker Hill and 15 shares Wamesit, 1,800; 209 shares Exchange, 18,500; 15 shares Wamesit and 10 shares Appleton, 2,000; 30 shares Merchants', 2,500; 20 shares Freeman's, 1,400; 10 shares Prescott, 900.

Deposit in Bank bearing interest is—Bank of Commerce, $49,000.

	LOWELL—Con.	NEWTON.	WALTHAM.	CLINTON.	FITCHBURG.
	Lowell Institution for Savings.	Institution for Savings in the town of Newton.	Waltham Savings Bank.	Clinton Savings Bank.	Fitchburg Savings Bank.
Number of Depositors,	4,999	161	608	303	2,494
Amount of Deposits,	$1,106,822 56	$15,399 16	$83,495 00	$18,519 40	$170,451 28
Public Funds,	– –	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	229,660 00	1,700 00	4,492 00	– –	73,500 00
Loans on bank Stock,	15,000 00	– –	– –	4,500 00	8,090 00
Deposits, in banks, bearing interest,	280,000 00	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	20,334 06	– –	– –	– –	– –
Loans in mortgage of real estate,	118,600 00	10,384 00	51,733 80	16,250 00	204,500 00
Loans to county, or town,	423,975 00	1,000 00	– –	5,000 00	57,603 38
Loans on personal security,	– –	2,200 00	18,990 00	20,198 50	137,945 00

Cash on hand, ...	19,253 50	963 86	8,323 04	4,164 07	653 84
Rate and amount of ordinary Dividend for last year, ...	4 per cent., 37,243 37	5 per cent., 686 72	5 per cent., 3,628 31	5 per cent., 2,063 77	5 per cent., 21,613 37
Average annual per cent. of dividends, of last five years, ...	$7\frac{3}{8}$ per cent.	7 per cent.	6 per cent and a fraction.	$6\frac{5}{100}$ per cent.	7 per cent.
Annual Expenses of the institution, . .	2,500 00	43 00	300 00	158 25	700 00

Lowell Institution for Savings.—The Bank Stock is owned as follows:—Eagle, $37,500; Lowell, 16,300; Bank of Commerce, 23,000; Granite, 21,600; Bank of North America, 20,000; Globe, 15,000; New England, 14,600; Traders', 14,000; State, 12,960; City, 12,000; Hamilton, 12,000; Market, 9,100; Boston, 4,500; Bunker Hill, 7,000; Railroad, 5,100; Tremont, 5,000.

Loans on Bank Stock are—$14,000 on 16,900 Lowell; 1,000 on 1,200 Wamesit.

Deposits in Banks bearing interest are—Traders', $65,000; Eagle, 50,000; National, 50,000; Columbian, 50,000; Bank of Commerce, 65,000.

Institution for Savings in the Town of Newton.—The Bank Stock is owned as follows:—11 shares Newton, $1,100; 6 shares Bank of Brighton, 600.

Waltham Savings Bank.—The Bank Stock is owned as follows:—Waltham, $3,992; Newton, 500.

Clinton Savings Bank.—No Public Funds or Bank Stock.

Loan on Bank Stock is—50 shares Lancaster, $4,500.

Fitchburg Savings Bank.—The Bank Stock is owned as follows:—Fitchburg, $10,000; Rollstone, 7,500; Quinsigamond, 3,000; Bank of North America, 3,000; Webster, 5,000; Howard Banking Company, 10,000; Merchants', Boston, 15,000; National, 10,000; City, Worcester, 10,000.

Loans on Bank Stock are—44 shares Fitchburg, $3,700; 45 do., 2,500; 16 do., 1,440; 5 shares Townsend, 450.

	LANCASTER.	MILFORD.	MILLBURY.	N. BROOKFIELD.	SOUTHBRIDGE.
	Lancaster Savings Bank.	Milford Savings Bank.	Millbury Savings Bank.	North Brookfield Savings Bank.	Southbridge Savings Bank.
Number of Depositors,	984	485	143	193	672
Amount of Deposits,	$182,267 48	$53,236 06	$17,089 96	$10,236 94	$106,919 52
Public Funds,	– –	– –	– –	– –	15,000 00
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	15,100 00	8,274 00	1,500 00	– –	13,000 00
Loans on bank stock,	11,500 00	13,815 00	2,900 00	– –	11,940 00
Deposits, in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	86,970 00	9,066 00	10,200 00	4,200 00	30,650 00
Loans to county, or town,	10,300 00	3,000 00	1,800 00	1,945 00	6,088 75
Loans on personal security,	58,507 87	12,618 50	400 00	3,740 83	28,250 00

Cash on hand, ...	5,908 62	7,156 70	1,072 21	1,115 51	2,764 99
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 8,358 43	5 per cent., 1,886 52	5 per cent., 693 37	5 per cent., 469 88	5 per cent., 4,738 83
Average annual per cent. of dividends, of last five years, ...	7 per cent.	7 per cent.	Less than 5 years.	Less than 5 years.	7 per cent.
Annual Expenses of the institution, . .	235 75	140 00	85 00	60 00	301 67

Lancaster Savings Bank.—The Bank Stock is owned as follows:—50 shares Eliot, $5,000; 50 shares Lancaster, 5,000; 11 shares Grocers', 1,100; 40 shares Bank of Commerce, 4,000.

Loan on Bank Stock is—Lancaster, $11,500.

Loans to County or Town are—Town of Lancaster, $1,300; town of West Boylston, 1,000; County of Worcester, 5,000; County of Middlesex, 3,000.

Milford Savings Bank.—The Bank Stock is owned as follows:—25 shares Milford, $2,666; 27 shares Hopkinton, 2,808; 28 shares Hide and Leather, 2,800.

Loans on Bank Stock are—185 shares Milford $12,915; 12 shares Wrentham, 900.

Millbury Savings Bank.—The Bank Stock is owned as follows:—10 shares Millbury, $1,000; 5 shares Quinsigamond, 500.

Loans on Bank Stock are—14 shares Millbury, $1,200; 15 shares do., 1,000; 8 shares do., 700.

North Brookfield Savings Bank.—No Public Funds or Bank Stock.

Southbridge Savings Bank.—Public Funds—Massachusetts 5 per cent. Scrip, $5,000; Massachusetts 6 per cent. Scrip, 10,000. The Bank Stock is owned as follows:—7 shares New England, $700; 10 shares Merchants', Boston, 1,000; 18 shares Washington, 1,800; 95 shares Southbridge, 9,500.

Loans on Bank Stock are—10 shares Southbridge, $900; 26 shares do., 2,340; 20 shares do., 1,800; 17 shares do., 1,500; 50 shares do., 4,500; 10 shares do., 900.

	WINCHENDON.	WORCESTER.		NORTHAMPTON.	WARE.
	Winchendon Savings Bank.	Worcester County Institution for Savings.	Worcester Mechanics' Savings Bank.	Northampton Institution for Savings.	Ware Savings Bank.
Number of Depositors,	168	9,968	1,749	613	989
Amount of Deposits,	$11,100 18	$2,063,212 20	$393,221 01	$87,218 75	$182,333 67
Public funds,	– –	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	1,500 00	318,650 00	33,000 00	22,000 00	46,000 00
Loans on bank stock,	– –	31,029 58	46,750 00	7,760 00	16,220 00
Deposits, in banks, bearing interest,	– –	– –	5,962 91	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	5,178 48	1,137,155 01	172,950 00	35,569 23	31,750 00
Loans to county, or town,	– –	159,888 80	– –	450 00	12,579 00
Loans on personal security,	3,010 00	367,842 77	136,200 00	27,531 45	70,515 00

Cash on hand, ...	1,509 74	45,466 53	11,144 00	1,491 60	5,403 54
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 478 68	5 per cent., 91,845 05	5 per cent., 17,152 68	5 per cent., 3,863 11	5 per cent.
Average annual per cent. of dividends, of last five years, ...	Less than 5 years.	7¼ per cent.	7 per cent.	6 per c. & fraction.	5 per cent.
Annual Expenses of the institution, . .	30 00	4,250 93	1,851 20	525 40	850 00

Winchendon Savings Bank.—The Bank Stock is owned as follows:—5 shares Rollstone, $500; 10 shares Merchants', Boston, 1,000.

Worcester County Institution for Savings.—The Bank Stock is owned as follows:—Atlantic, $5.400; Atlas, 6.500; City, Boston, 19,500; Exchange, Boston, 2,000; Eagle, 4,200; Granite, 19.950; Grocers', 4,500; Hamilton, 10,000; Merchants', Boston, 12,700; Massachusetts, 9,000; National, 10,000; New England, 7,600; North, 3,000; State, 2.400; Shawmut, 7.500; Traders', 2.300; Union, Boston, 1.500; Washington, 4,500; Webster, 27,000; Central, 32,400; Citizens', 24.800; City, Worcester, 20.000; Mechanics', Worcester, 7,000; Quinsigamond, 16.000; Worcester, 34 000; Blackstone, Uxbridge, 1.000; Fitchburg, 5,100; Lancaster, 2,000; Leicester, 4,000; Millbury, 5,050; Oxford, 4,800; Southbridge, 3.000.

Loans on Bank Stock are—$300 on 800 Suffolk; 6,400 on 7,500 Quinsigamond; 6,400 on 7.200 Lancaster; 3,000 on 3.400 Millbury; 4,350 on 5 400 Worcester; 6.969.58 on 11.000 Leicester; 2,000 on 2,200 Framingham: 1,800 on 2,000 Southbridge; 1,100 on 2,000 Mechanics', Worcester; 1,000 on 700 Leicester; 300 Mechanics', Worcester, and 200 Central, Worcester; 700 on 1,200 Central, Worcester.

Worcester Mechanics' Savings Bank.—The Bank Stock is owned as follows:—Mechanics', Worcester, 2,800; Worcester, 4,500; Central, 1,700; Quinsigamond, 1,000; City, Worcester, 10,000; Bank of Commerce, 7,000; Granite, 6,000.

Loans on Bank Stock are—Mechanics', Central and City, Worcester, $45,850; Blackstone, Uxbridge, 900.

Northampton Institution for Savings.—The Bank Stock is owned as follows:—5 shares Northampton, $500; 10 shares Holyoke, 1,000; 20 shares Webster, 2,000; 40 shares City, Worcester, 4,000; 25 shares State, 1,500; 20 shares Granite, 2.000; 20 shares National, 2,000; 20 shares Bank of North America, 2.000; 10 shares Shawmut, 1.000; 10 shares Merchants', 1,000; 10 shares Traders', 1.000; 10 shares Bank of Commerce, 1,000; 10 shares Exchange, 1.000; 20 shares Washington, 2,000.

Loans on Bank Stock are—11 shares Holyoke. $600; 7 shares Conway, 450; 15 shares Holyoke, 1,500, "and indorser;" 8 shares Northampton, 10 shares City, Worcester, and 2 shares Hampshire Manufacturers', 1,800; 10 shares Northampton, 900; 11 shares Holyoke, 890; 5 shares Hampshire Manufacturers', 3 shares National, and 5 shares Webster, 1,170; 5 shares Bank of Commerce, 450.

Ware Savings Bank.—The Bank Stock is owned as follows:—Hampshire Manufacturers', $10,000; Webster, 10.000; Granite, 5,000; National, 5,000; Bank of North America, 3,000; Washington, 3,000; Eliot, 3,000; Bank of Commerce, 3,000; City, Worcester, 4,000.

Loans on Bank Stock are—105 shares Hampshire Manufacturers', $8.700; 5 shares National, 300; 36 shares Monson, 1,900; 14 shares Hampshire Manufacturers' and 15 shares Southbridge, 1,400; 5 shares Greenfield and 5 shares Lancaster, 900; 10 shares City, Worcester, 850; 26 shares Mechanics', Worcester, 2,170.

	CHICOPEE.	HOLYOKE.	SPRINGFIELD.		WESTFIELD.
	Chicopee Savings Bank.	Holyoke Savings Bank.	Hampden Savings Bank.	Springfield Institution for Savings.	Westfield Savings Bank.
Number of Depositors,	243	133	602	2,903	387
Amount of Deposits,	$32,802 77	$$13,407 23	120,020 96	$627,909 59	$14,399 08
Public Funds,	– –	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	3,090 00	1,757 00	38,133 50	170,350 00	4,400 00
Loans on bank stock,	– –	500 00	2,400 00	8,900 00	7,400 00
Deposits, in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	17,280 00	6,750 00	34,813 55	302,384 04	18,370 00
Loans to county, or town,	– –	1,400 00	– –	29,277 00	2,000 00
Loans on personal security,	13,020 00	3,100 00	48,043 42	135,852 75	12,125 00

Cash on hand, ...	655 10	- -	1,156 28	2,241 77	347 19
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 1,306 02	5 per cent., 627 10	5 per cent., 5,312 58	5 per cent., 30,332 37	5 per cent., 1,849 05
Average annual per cent. of dividends, of last five years, ...	Less than 5 years.	Less than 5 years.	6½ per cent.	7 per cent.	6½ per cent.
Annual Expenses of the institution, . .	150 00	173 93	450 00	1,650 00	52 85

Chicopee Savings Bank.—The Bank Stock is owned as follows:—32 shares Cabot, $3,090.

Holyoke Savings Bank.—The Bank Stock is owned as follows:—12 shares Agawam, $1,232; 5 shares Hadley Falls, 525.

Hampden Savings Bank.—The Bank Stock is owned as follows:—20 shares Cabot, $2,130; 152 shares Agawam, 15,620; 16 shares Hadley Falls, 1,640; 50 shares Hide and Leather, 5,000; 80 shares Merchants', Boston, 8,810; 48 shares Bank of Commerce, $4,933.50.

Loans on Bank Stock are—5 shares Lee, $400; 8 shares Agawam, 500; 9 shares John Hancock, 800; 10 shares Pynchon, 700.

Springfield Institution for Savings.—The Bank Stock is owned as follows:—Springfield, $8,600; Chicopee, 1,000; Pynchon, 2,200; Cabot, 8,000; Atlantic, 3,800; Atlas, 12,600; Blackstone, 5,100; Boston, 750; City, 11,500; Columbian, 5,000; Bank of Commerce, 10,000; Eliot, 3,000; Exchange, 2,000; Granite, 14,000; Hamilton, 3,000; Howard Banking Company, 10,000; Merchants', 6,900; North, 10,000; Bank of North America, 15,000; State, 7,200; Traders', 11,900; Shawmut, 10,000; Tremont, 6,200; Washington, 2,600.

Loans on Bank Stock are—60 shares Springfield, $4,000; 28 shares Greenfield, 1,500; 10 shares Hadley Falls, 900; 10 shares Lee, 800; 10 shares Chicopee, 900; 8 shares Pynchon and 5 shares Chicopee, 800.

Westfield Savings Bank.—The Bank Stock is owned as follows:—Westfield, $3,700; Hampden, 200; Conway, 500.

Loan on Bank Stock is—83 shares Westfield, $7,400.

Loan to County or Town is—Town of Westfield, $2,000.

	GREENFIELD.	ADAMS.	LEE.	PITTSFIELD.	CANTON.
	Franklin Savings Institution.	North Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.	Canton Institution for Savings.
Number of Depositors,	1,804	111	379	699	425
Amount of Deposits,	$347,927 06	$29,428 63	$46,228 56	$126,292 99	$71,244 90
Public Funds,	– –	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	47,333 75	7,000 00	7,344 50	51,700 00	5,050 00
Loans on bank stock,	12,350 00	1,000 00	– –	2,700 00	2,300 00
Deposits, in banks, bearing interest,	– –	3,481 69	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	118,025 00	– –	16,010 15	7,200 00	37,835 00
Loans to county, or town,	53,900 00	5,362 07	4,700 00	10,000 00	2,900 00
Loans on personal security,	107,344 00	14,025 00	17,311 37	53,392 50	22,130 00

Cash on hand, ...	8,748 35	161 70	1,256 13	1,636 98	1,029 90
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 16,400 25	5 per cent., 1,360 45	6 per cent., 2,818 67	5 per cent., 5,581 91	5 per cent., 3,034 45
Average annual per cent. of dividends, of last five years, ...	7 per cent.	7 per cent.	$6\frac{1}{5}$ per cent.	7 per cent.	$6\frac{3}{4}$ per cent.
Annual Expenses of the institution, . .	700 00	70 87	201 00	323 81	253 12

Franklin Savings Institution.—The Bank Stock is owned as follows:—204 shares Bank of Commerce, $20,810; 67 shares Merchants', Boston, 7,350; 65 shares Bank of North America, 6,782 50; 15 shares Traders', 1,578.75; 102 shares Webster, 10,273 75; 5 shares Faneuil Hall, 538 75.

Loans on Bank Stock are—7 shares Greenfield and 8 shares Pynchon, $1,200; 15 shares Franklin County, 1,350; 30 shares Greenfield and 15 shares Franklin County, 4,000; 20 shares Greenfield, 1,000; 20 shares Merchants', Boston, 1,500; 26 shares Greenfield, 2,300; 20 shares Conway, 1,000.

North Adams Savings Bank.—The Bank Stock is owned as follows:—Adams, $2,500; Pittsfield, 2,500; Lee, 2,000.

Loan on Bank Stock is—Adams, $1,000.

Deposit in bank bearing interest is—Adams, $3,481.69.

Lee Savings Bank.—The Bank Stock is owned as follows:—Lee, $7,344.50.

Berkshire County Savings Bank.—The Bank Stock is owned as follows:—90 shares Merchants', Boston, $9,000; 80 shares Bank of Commerce, 8,000; 70 shares National, 7,000; 60 shares Cabot, 6,000; 46 shares Webster, 4,600; 99 shares Lee, 9,900; 40 shares Pittsfield, 4,000; 20 shares Hadley Falls, 2,000; 12 shares Howard Banking Company, 1,200.

Loan on Bank Stock is—35 shares Pittsfield, $2,700.

Canton Institution for Savings.—The Bank Stock is owned as follows:—Neponset, $3,200; North, 1,500; Market, 350.

Loan on Bank Stock is—Neponset, $2,300.

	COHASSET.	DEDHAM.	DORCHESTER.	FOXBOROUGH.	QUINCY.
	Cohasset Savings Bank.	Dedham Institution for Savings.	Dorchester Savings Bank.	Foxborough Savings Bank.	Quincy Savings Bank.
Number of Depositors,	394	2,400	473	258	1,050
Amount of Deposits,	$84,634 78	$194,759 33	$68,821 48	$11,326 46	$197,005 03
Public Funds,	– –	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	17,980 00	25,416 50	10,983 00	4,530 75	33,924 41
Loans on bank stock,	– –	39,870 00	3,835 00	– –	750 00
Deposits, in banks, bearing interest,	– –	9,967 18	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	2,450 00	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	59,125 00	331,803 17	45,700 00	3,430 00	141,070 00
Loans to county, or town,	8,000 00	25,200 00	5,000 00	– –	18,500 00
Loans on personal security,	– –	82,773 96	2,700 00	2,795 16	6,795 97

Cash on hand, ...	1,195 09	– –	1,618 23	782 31	3,285 17
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 3,951 73	5 per cent., 23,379 75	5 per cent, 2,690 17	5 per cent.	5 per cent, 8,753 93
Average annual per cent. of dividends, of last five years, ...	$7\frac{73}{100}$ per cent.	$6\frac{35}{100}$ per cent.	$6\frac{1}{2}$ per cent.	Less than 5 years.	$7\frac{3}{100}$ per cent.
Annual Expenses of the institution, . .	352 22	1,320 42	487 25	100 00	475 00

Cohasset Savings Bank.—The Bank Stock is owned as follows:—8 shares State, $480; 13 shares Columbian, 1,300; 10 shares North, 1,000; 15 shares Traders', 1,500; 14 shares Tremont, 1,400; 10 shares Atlas, 1,000; 10 shares Webster, 1,000; 10 shares Washington, 1,000; 24 shares Shawmut, 2,400; 17 shares City, 1,700; 15 shares Union, 1,500; 17 shares Merchants', 1,700; 10 shares Blackstone, 1,000; 10 shares National, 1,000.

Dedham Institution for Savings.—The Bank Stock is owned as follows:—126 shares Dedham, $12,987.50; 15 shares Traders', 1,542 50; 18 shares Merchants', 1,820; 10 shares Globe, 1,065; 23 shares State, 1,451 50; 6 shares Union, 620; 120 shares People's, 5,930.

Loans on Bank Stock are—30 shares Exchange, $2,700; 38 shares Suffolk, 3,000; 5 shares Atlas and 18 shares Traders', 2,000; 145 shares Cochituate, 12,500*; 65 shares Blackstone, 5,850; 63 shares Dedham, 5,600; 60 shares Rockland, 4,900; 10 shares Cambridge, 900; 3 shares Eagle, 270; 5 shares Tradesman's, 400; 5 shares Newton, 450; 15 shares Boylston, 1,300.

Deposit in bank bearing interest is—Dedham, $9,967.18.

Loan on Railroad Stock is—45 shares Fitchburg, $2,450.

Dorchester Savings Bank.—The Bank Stock is owned as follows:—10 shares State, $625; 5 shares Atlas, 510; 12 shares Eagle, 1,272; 15 shares City, 1,562 25; 10 shares Suffolk, 1,300; 10 shares Hamilton, 1,180; 5 shares Granite, 495; 15 shares Bank of Commerce, 1,518.75; 20 shares Mattapan, 2,035; 5 shares Blue Hill, 485.

Loans on Bank Stock are—17 shares Mattapan, $1,425; 13 shares Springfield, 1,170; 10 shares Chicopee, 900; 4 shares Washington, 340.

Loan to County or Town is—Town of Dorchester, $5,000.

Foxborough Savings Bank.—The Bank Stock is owned as follows:—5 shares Shawmut, $519.75; 10 shares Boylston, 1,132.50; 10 shares Wrentham, 1,025; 10 shares Hide and Leather, 1,000; 4 shares Faneuil Hall, 438; 4 shares Blackstone, 415 50.

Quincy Savings Bank.—The Bank Stock is owned as follows:—10 shares Eliot, $1,000; 25 shares National, 2,538.08; 10 shares Grocers', 1,010; 10 shares North, 1,050; 33 shares Merchants', Boston, 3,457.50; 20 shares Traders', 2,040; 50 shares Bank of North America, 5,025; 20 shares Exchange, Boston, 1,975.33; 20 shares Webster, 2,000; 8 shares Washington, 844; 39 shares State, 2,554 50; 10 shares Hide and Leather, 1,000; 45 shares Mount Wollaston, 4,565; 45 shares Quincy Stone, 4,865.

Loans on Bank Stock are—5 shares Exchange, Boston, $450; 10 shares Quincy Stone, 300.

* As further collateral to this note, the institution holds 46 shares Bates' Manufacturing Company stock, and two personal notes for $4,166.67 each.

	RANDOLPH.	ROXBURY.	WEYMOUTH.	FAIRHAVEN.	FALL RIVER.
	Randolph Savings Bank.	Institution for Savings in Roxbury and its Vicinity.	Weymouth and Braintree Institution for Savings.	Fairhaven Institution for Savings.	Fall River Savings Bank.
Number of Depositors,	138	2,020	1,036	871	5,061
Amount of Deposits,	$15,680 61	$395,455 09	$195,094 46	$254,139 86	$1,516,223 29
Public Funds,	– –	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	5,310 75	73,501 57	11,500 00	101,900 00	404,462 50
Loans on bank stock,	– –	22,350 00	– –	13,533 32	– –
Deposits, in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	9,989 75	– –	– –	– –
Loans in mortgage of real estate,	2,000 00	57,900 00	135,697 50	13,478 31	356,025 10
Loans to county, or town,	500 00	87,500 00	2,000 00	12,100 00	20,000 00
Loans on personal security,	5,384 30	98,568 22	49,089 50	122,072 73	672,389 60

Cash on hand, ...	3,289 60	45,645 55	4,383 51	4,899 47	63,346 09
Rate and amount of ordinary Dividend for last year, ...	4 per cent.	4 per cent., 13,271 79	5 per cent., 8,666 00	6 per cent., 13,798 18	$6\frac{1}{2}$ per cent., 94,407 15
Average annual per cent. of dividends, of last five years, ...	4 per cent.	$7\frac{1}{4}$ per cent.	$7\frac{1}{2}$ per cent.	$6\frac{1}{5}$ per cent.	$6\frac{1}{2}$ per cent.
Annual Expenses of the institution, . .	50 00	1,550 00	300 00	600 00	3.142 48

Randolph Savings Bank.—The Bank Stock is owned as follows:—17 shares Blackstone, Boston, $1,762; 15 shares Bank of North America, 1,538.75; 5 shares Traders', 496.25; 15 shares Grocers', 1,513.75.

Institution for Savings in Roxbury and Vicinity.—The Bank Stock is owned as follows:—20 shares Traders', $1,970; 30 shares Granite, 3,000; 25 shares Market, 1.750; 34 shares State, 2,010.10; 170 shares Washington, 16.991; 165 shares North, 16,480 47; 20 shares Atlas, 2,000; 146 shares People's, 7,300; 20 shares Bank of Commerce, 2,000; 50 shares Atlantic, 5,000; 150 shares Hide and Leather, 15,000.

Loans on Bank Stock are—9 shares Washington, $800; 23 shares Tradesman's, 2.000; 15 shares Exchange, 1,350; 51 shares Mechanics', 5,000; 40 shares Rockland, 3,600; 8 shares Shoe and Leather Dealers', 700; 93 shares People's, 3,900; 33 shares Shoe and Leather Dealers', 34 shares Washington and 16 shares Eagle, 5,000.

Loan to County or Town is—City of Roxbury, $87,500.

Weymouth and Braintree Institution for Savings.—The Bank Stock is owned as follows:—71 shares Union of Weymouth and Braintree, $7,100; 12 shares Merchants', Boston, 1,200; 12 shares North, 1,200; 20 shares Hide and Leather, 2,000.

Fairhaven Institution for Savings.—The Bank Stock is owned as follows:—Bedford Commercial, $12,000; Mechanics', New Bedford, 2,300; Marine, 4,300; Merchants', New Bedford, 2,300; Fairhaven, 21,500; Bank of Commerce, 20,100; National, 20,000; Eliot, 2,000; Tremont, 3,200; Webster, 5,000; Merchants', Boston, 9,200.

Loan on Bank Stock is—Fairhaven, $13,533.32.

Fall River Savings Bank.—The Bank Stock is owned as follows:—603 shares Fall River, $52,762.50; 422 shares Massasoit, 42,200; 640 shares Metacomet, 64,000; 100 shares Wamsutta, 10,000; 300 shares Marine, 30,000; 250 shares Bedford Commercial, 25,000; 132 shares Merchants', New Bedford, 13,200; 335 shares Bank of Commerce, 33,500; 300 shares Bank of North America, 30,000; 260 shares Merchants', Boston, 26,000; 200 shares Faneuil Hall, 20.000; 76 shares Grocers', 2,600; 200 shares Washington, 20,000; 275 shares Webster, 27,500; 27 shares Eliot, 2,700; 50 shares Hide and Leather, 5,000.

	NEW BEDFORD.	PAWTUCKET.	TAUNTON.	ABINGTON.	HINGHAM.
	New Bedford Institution for Savings.	Franklin Savings Bank.	Bristol Co. Savings Bank.	Abington Savings Bank.	Hingham Institution for Savings.
Number of Depositors,	7,020	120	2,268	510	2,119
Amount of Deposits,	$1,769,296 75	$10,891 06	$422,072 86	$74,602 17	$501,647 34
Public Funds,	181,450 00	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	682,460 00	– –	38,901 71	15,042 50	92,020 00
Loans on bank stock,	7,425 00	– –	1,070 00	500 00	51,550 00
Deposits, in banks, bearing interest,	112,905 22	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	16,080 00	– –	– –	– –	500 00
Invested in real estate,	15,283 00	– –	1,506 59	– –	– –
Loans in mortgage of real estate,	2,329 81	6,860 00	272,431 29	53,215 00	355,148 00
Loans to county, or town,	24,500 00	3,000 00	10,000 00	– –	15,000 00
Loans on personal security,	711,402 02	850 00	112,023 60	4,425 00	1,090 00

Cash on hand, ...	17,886 70	703 59	– –	1,773 03	13,744 80
Rate and amount of ordinary Dividend for last year, ...	6 per cent., 90,559 68	6 per cent., 416 78	5 per cent., 20,695 14	5 per cent., 2,953 64	5 per cent., 23,780 32
Average annual per cent. of dividends, of last five years, ...	$6\frac{1}{2}$ per cent.	Quest'n not answ'd	$5\frac{1}{2}$ per cent.	$7\frac{24}{100}$ per cent.	$7\frac{52}{100}$ per cent.
Annual Expenses of the institution, . .	2,603 39	110 00	1,504 90	220 00	1,324 71

New Bedford Institution for Savings.—Public Funds—City of New Bedford 5 per cent., $35,250; do. $5\frac{1}{2}$ per cent., 43,200; do. 6 per cent., 93,000; City of Boston 6 per cent., 10,000. The Bank Stock is owned as follows:—Merchants', New Bedford, $100,000; Marine, 100,000; Bedford Commercial, 75,000; Mechanics', New Bedford, 100,000; Fairhaven, 4,500; Fall River, 17,500; Metacomet, 20,000; Railroad, 6,750; Merchants', Boston, 20,000; Webster, 12,000; Union, Boston, 2,400; State, 7,380; Hamilton, 5,500; Washington, 13,000; Columbian, 17,400; Bank of North America, 21,000; Shawmut, 6,800; Atlas, 12,000; North, 14,300; City, Boston, 2,700; Traders', 8,000; Eagle, 9,000; Tremont, 20,500; Massachusetts, 18,250; Granite, 24,000; Exchange, Boston, 2,000; Bank of Commerce, 40,000; 124 shares Grocers', valued at 2,480.

Loans on Bank Stock are—19 shares Merchants', $1,400; 20 shares Mechanics', 1,620; 20 shares Mechanics' and 12 shares Marine, 2,160; 15 shares Mechanics' and 10 shares Merchants', 1,980; 6 shares Fairhaven, 265

Deposits in Banks bearing interest are—Merchants', New Bedford, $23,572.57; Marine, 30,834.74; Bedford Commercial, 31,891.59; Mechanics', New Bedford, 26,606.32.

Loans on Railroad Stock are—44 shares New Bedford and Taunton, $1,080; Pittsfield and North Adams, 15,000.

Franklin Savings Bank.—No Public Funds or Bank Stock.

Bristol County Savings Bank.—The Bank Stock is owned as follows:—258 shares Machinists', $26,774; 30 shares Bristol County, 3,200; 40 shares National, 4,000; 50 shares Fairhaven, 4,927.71.

Loan on Bank Stock is—4 shares Machinists', and 8 shares Bristol County, $1,070.

Loans to County or Town is—County of Bristol, $10,000.

Abington Savings Bank.—The Bank Stock is owned as follows:—30 shares National, $3,045; 23 shares Webster, 2,380.50; 20 shares Eliot, 2,000; 10 shares Howard Banking Company, 1,000; 25 shares Hide and Leather, 2,515; 39 shares Abington, 4,102.

Loan on Bank Stock is—6 shares Abington, $500.

Hingham Institution for Savings.—The Bank Stock is owned as follows:—Hingham, $10,500; Weymouth and Braintree, 2,100; Abington, 1,500; North Bridgewater, 1,500; Atlas, 2,500; Merchants', 10,000; Granite, 5,000; Hamilton, 2,800; Market, 2,520; City, 3,200; Globe, 3,000; Tremont, 5,000; Shoe and Leather Dealers', 5,000; State, 2,400; Union, 5,000; Webster, 2,500; Suffolk, 1,500; Eagle, 7,000; New England, 2,000; Bank of Commerce, 11,000; Bank of North America, 6,000.

Loans on Bank Stock are—82 shares Mechanics', $7,250; 86 shares Exchange, 7,300; 135 shares Webster, 12,000; 30 shares Tremont, 2,400; 40 shares Tradesman's, 3,300; 30 shares Cambridge Market, 2,700; 5 shares Blackstone, 300; 85 shares Atlantic 7,500; 25 shares Union, 2,200; 9 shares Matacomet, 800; 31 shares Abington, and 15 shares Hide and Leather, 3,800; 20 shares Hingham, and 9 shares Old Colony, 2,000.

Loan on Railroad Stock is—8 shares Fitchburg, $500.

	N. BRIDGEWATER.	PLYMOUTH.	SCITUATE.	SOUTH SCITUATE.	WAREHAM.
	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Scituate Savings Bank.	South Scituate Savings Bank.	Wareham Savings Bank.
Number of Depositors,	405	4,071	159	743	863
Amount of Deposits,	$50,667 93	$728,695 92	$26,335 19	$177,381 77	$186,199 14
Public funds,	– –	11,952 50	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	9,308 25	261,478 50	9,500 00	33,360 00	83,259 20
Loans on bank stock,	– –	24,250 00	2,000 00	5,500 00	– –
Deposits, in banks, bearing interest,	– –	9,783 79	– –	– –	6,000 00
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	2,000 00	– –	150 00	– –
Invested in real estate,	– –	7,030 10	– –	– –	– –
Loans in mortgage of real estate,	19,167 75	277,699 00	10,100 00	126,208 70	35,335 47
Loans to county, or town,	– –	54,852 40	2,370 26	5,850 00	1,000 00
Loans on personal security,	21,030 72	114,281 34	658 50	9,172 17	45,092 01

Cash on hand, ...	2,177 19*	14,542 53	2,384 66	1,278 80	804 98
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 1,961 70	5 per cent., 34,791 37	5 per cent., 1,159 82	5 per cent., 8,657 84	6 per cent., 11,252 57
Average annual per cent. of dividends, of last five years, ...	5 per cent.	$7\frac{4}{5}$ per cent.	$6\frac{17}{100}$ per cent.	$6\frac{1}{2}$ per cent.	6 per cent.
Annual Expenses of the institution, . .	223 80	2,341 43	Quest'n not answ'd	450 00	564 37

North Bridgewater Savings Bank.—The Bank Stock is owned as follows:—National, $1,212; Granite, 2,510.25; Howard Banking Company, 2,000; Cambridge Market, 1,116; Bank of Brighton, 2,050; Howard Banking Company, 2,000; Market, 420.

Plymouth Savings Bank.—Public Funds—Massachusetts 6 per cent., payable 1864, $5,000; Massachusetts Sterling Bonds, £200, $960; City of Boston Bonds, 5 per cent., 992.50; City of Cambridge Bonds, 5,000.

The Bank Stock is owned as follows:—State, $11,158.50; Merchants', 26,700; Plymouth, 15,000; Old Colony, 21,020; Bristol County, 12,300; Hingham, 4,500; Wareham, 1,500; Market, 10,840; Traders', 8,000; City, 8,568; Suffolk, 1,250; North, 800; Massachusetts, 5,000; Granite, 15,000; Tremont, 13,020; Atlantic, 2,640; Eagle, 2,098; Boston, 4,895; New England, 7,668; Boylston, 3,145; Exchange, 11,233; Abington, 1,500; Bank of Commerce, 14,400; Bank of North America, 9,000; Railroad, 5,600; Globe, 1,100; Freeman's, 1,520; Shawmut, 7,240; Union, 9,180; Atlas, 7,800; Hamilton, 1,100; National, 5,000; Webster, 5,000; Blackstone, 2,400; North Bridgewater, 2,000; Columbian, 2,300.

Loans on Bank Stock are—Old Colony, $6,450; Plymouth, 3,220; Plymouth and Old Colony, 6,150; Merchants', 1,900; Atlantic, 400; Boylston, 150; Blackstone, 600; Boston, 900; Abington, 900; Columbian and Tremont, 1,200; Exchange, Boston, 300; State, 430; Bristol County, 1,350; Bank of Commerce, 300.

Deposit in bank bearing interest is—Webster, $9,783 79.

Loan on Railroad Stock is—Old Colony and Fall River, $2,000.

Scituate Savings Bank.—The Bank Stock is owned as follows:—50 shares National, $5,000; 10 shares Merchants', Boston, 1,000; 10 shares, North, 1,000; 10 shares Howard Banking Company, 1,000; 10 shares Shawmut, 1,000; 5 shares Blackstone, Boston, 500.

Loans on Bank Stock are—Shawmut, $1,000; National, 1,000.

South Scituate Savings Bank.—The Bank Stock is owned as follows:—Globe, $300; Hamilton, 1,000; Atlantic, 1,000; North, 3,900; Washington, 1,600; Union, 1,000; Weymouth and Braintree, 1,000; Hingham, 1,960; City, 2,300; Traders', 2,800; Eagle, 1,600; Granite, 1,000; Merchants', 2,000; Columbian 2,400; New England, 1,000; Bank of Commerce, 4,000; Howard Banking Company, 1,000; Webster, 1,500; Massachusetts, 500; Shawmut, 1,000; Eliot, 500.

Loan on Bank Stock is—Central and Grocers', $5,500.

Loan on Railroad stock is—Worcester, $150.

Wareham Savings Bank.—The Bank Stock is owned as follows:—50 shares Webster, $5,041.25; 52 shares Bank of North America, 5,497.50; 57 shares Grocers', 5,741.25; 90 shares Boylston, 9,803 50; 40 shares Granite, 4,128 25; 50 shares Eagle, 5,090 75; 75 shares Shawmut, 7,097 50; 50 shares City, Boston, 5,035; 116 shares Merchants', Boston, 12,230.95; 66 shares Shoe and Leather Dealers', 6,969 75; 30 shares Atlantic, 3,138 75; 65 shares Bank of Commerce, 6,525; 7 shares Exchange, Boston, 729.75; 15 shares Merchants', New Bedford, 1,500; 48 shares Wareham, 4,730.

Deposit in bank bearing interest is—Wareham, $6,000.

* "In 'cash on hand,' is included interest overdue and unpaid to the amount of $1,459.61."

	BARNSTABLE.	PROVINCETOWN.	NANTUCKET.	BOSTON.	
	Institution for Savings in the Town of Barnstable.	Seamen's Savings Bank.	Nantucket Institution for Savings.	Boston Five Cents Savings Bank.	People's Five Cents Savings Bank.
Number of Depositors,	1,552	268	1,183	16,745	2,361
Amount of Deposits,	$361,485 22	$49,762 70	$326,319 22	$1,492,962 90	$191,825 51
Public Funds,	– –	– –	– –	207,400 00	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	93,913 50	13,725 33	72,600 00	192,192 00	34,352 00
Loans on bank stock,	– –	– –	9,100 00	63,260 00	10,831 00
Deposits, in banks, bearing interest,	– –	– –	– –	85,024 92	2,218 00
Railroad Stock,	– –	1,749 75	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	1,200 00
Invested in real estate,	– –	– –	3,000 00	85,683 42	– –
Loans in mortgage of real estate,	106,740 17	4,794 00	96,959 29	777,050 00	93,574 00
Loans to county, or town,	14,800 00	7,225 00	3,000 00	54,800 00	5,000 00
Loans on personal security,	153,921 69	22,618 87	141,879 18	50,700 00	40,269 68

Cash on hand, ...	4,034 83	1,323 03	1,887 14	2,177 94	7,913 26
Rate and amount of ordinary Dividend for last year, ...	6 per cent.	7 per cent., 1,944 81	6 per cent., 19,066 13	5 per cent., 50,046 12	5 per cent., 7,226 63
Average annual per cent. of dividends, of last five years, ...	$6\frac{2}{10}$ per cent.	$7\frac{1}{20}$ per cent.	$5\frac{9}{10}$ per cent.	Less than 5 years.	Less than 5 years.
Annual Expenses of the institution, . .	653 82	95 26	796 90	6,980 73	3,505 46

Institution for Savings in the Town of Barnstable.—The Bank Stock is owned as follows:—Barnstable, $7,700; Old Colony, 5,000; Merchants', Boston, 3,437 50; National, 5,000; Tremont, 4,965; Bay State, 1,987.75; Washington, 3,700; City, Boston, 1,804 50; Granite, 5,000; North America, 9,090; Atlantic, 2,955; North, 2,782.50; Eliot, 5,000; Shawmut, 4,030; Webster, 5,000; Union, Boston, 3,000; Bank of Commerce, 10,820; Blackstone, Boston, 11,200; Market, 1,400.

Seaman's Savings Bank.—The Bank Stock is owned as follows:—40 shares Freeman's, $4,414 08; 25 shares National, 2,500; 11 shares Provincetown, 1,150.25; 10 shares Bank of North America, 1,000; 10 shares Granite, 1,010; 10 shares City, Boston, 1,055; 10 shares Howard Banking Company, 980; 10 shares Tradesman's, 972.50; 6 shares Shawmut, 613.50.

The Railroad Stock is owned as follows:—12 shares Fitchburg, $921; 10 shares Boston and Worcester, 828.75.

Nantucket Institution for Savings.—The Bank Stock is owned as follows:—Pacific, $15,500; Bedford Commercial, 3,000; Marine, 1,200; Bank of North America, 5,100; Faneuil Hall, 5,000; Shoe and Leather Dealers', 12,500; State, 5,100; Traders', 2,500; Union, Boston, 700; Webster, 7,500; Boston, 1,500; Merchants', Boston, 10,000; Tremont, 3,000.

Boston Five Cents Savings Bank.—Public Funds—City of Cambridge, $40,000; City of Boston, 118,000; City of Chelsea, 48,400; Massachusetts 5 per cent. Scrip, 1,000.

The Bank Stock is owned as follows:—Blackstone, $33,310.75; Bank of Commerce, 20,000; Granite, 6,800; North, 600; National, 15,287.50; Tremont, 13,288; Rockland, 10,000; Washington, 15,000; Maverick, 900; Cambridge Market, 8,885; Webster, 12,718.75; Howard Banking Company, 14,540; Hide and Leather, 25,000; Shawmut, 10,450; Merchants', 5,382.

Loans on Bank Stock are—125 shares Hopkinton, $10,000; 106 shares Milford, 9,010; 100 shares Maverick, 8,000; 10 shares Faneuil Hall, 900; 100 shares National, 7,500; 30 shares Dedham, 2,700; 25 shares Malden, 2,000; 50 shares Howard Banking Company, 4,250; 70 shares Howard Banking Company, and 44 shares Tradesman's, 10,000; 30 shares National, 2,500; 50 shares Hide and Leather, 4,500; 14 shares Malden, and 10 shares Rockland, 1,900.

Deposits in banks bearing interest, and payable on demand are—Washington, $33,512 48; Hide and Leather, 51,512.44.

People's Five Cents Savings Bank.—The Bank Stock is owned as follows:—106 shares Mechanics'; 40 shares Eliot; 10 shares Blackstone; 115 shares Malden; 10 shares Millbury; 15 shares Tradesman's; 5 shares Rockland; 10 shares Maverick, and 30 shares Hide and Leather, $34,352.

Loans on Bank Stock are—Mechanics', $4,000; Blackstone, 940; Maverick, 4,050; Malden, 180; Tradesman's, 671; North America, 900; Merchants', 90.

Deposit in bank bearing interest is—Bank of North America, $2,218.

Loan on Railroad Stock is—Cambridge Horse Railroad Bonds, $1,200.

	LYNN.	NEWBURYPORT.	SOUTH DANVERS.	SALEM.
	Lynn Five Cents Savings Bank.	Newburyport Five Cents Savings Bank.	Warren Five Cents Savings Bank.	Salem Five Cents Savings Bank.
Number of Depositors,	624	1,406	689	2,018
Amount of Deposits,	$9,938 32	$90,566 54	$63,514 06	$163,194 33
Public Funds,	– –	– –	2,000 00	– –
Loans on public funds,	– –	– –	– –	– –
Bank Stock,	2,459 00	14,828 50	13,631 41	14,232 50
Loans on bank stock,	– –	– –	– –	9,782 00
Deposits, in banks, bearing interest,	1,383 70	– –	1,769 46	16,685 74
Railroad Stock,	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –
Loans in mortgage of real estate,	5,272 00	34,239 77	13,650 00	69,065 00
Loans to county, or town,	– –	– –	– –	13,600 00
Loans on personal security,	1,050 00	48,125 62	36,290 21	43,285 11

Cash on hand, ...	1,396 32	4,814 61	– –	147 54
Rate and amount of ordinary Dividend for last year, ...	5 per cent.	6 per cent.	5 per cent.	5 per cent.
Average annual per cent. of dividends, of last five years, ...	Less than 5 years.	Less than 5 years.	Less than 5 years.	Less than 5 years,
Annual Expenses of the institution, . .	95 00	400 00	192 27	1,200 00

Lynn Five Cents Savings Bank.—The Bank Stock is owned as follows:—10 shares City, Lynn, $1,000; 10 shares Hide and Leather, 1,004; 5 shares Laighton, 455.
Deposit in bank bearing interest is—City, Lynn, $1,383.70.

Newburyport Five Cents Savings Bank.—The Bank Stock is owned as follows:—20 shares Merchants', Newburyport, $758 25; 14 shares Mechanics', Newburyport, 1,504.25; 33 shares Ocean, 2,101.50; 8 shares Suffolk, 1,000; 15 shares Maverick, 1,391.25; 10 shares Eliot, 1,012.50; 10 shares Bank of Commerce, 1,025; 8 shares Atlantic, 792; 15 shares Eagle, 1,646.25; 5 shares Howard Banking Company, 491.25; 5 shares Shawmut, 531.25; 5 shares Merchants', Boston, 507.50; 5 shares Webster, 521.25; 5 shares City, Boston, 521.25; 10 shares National, 1,025.

Warren Five Cents Savings Bank.—Public Funds—Boston City Scrip, $2,000. The Bank Stock is owned as follows:—14 shares Warren, $1,421 16; 15 shares Howard Banking Company, 1,489; 35 shares Exchange, Boston, 3,853.75; 10 shares Webster, 1,005; 10 shares Atlantic, 1,055; 10 shares Suffolk, 1,282.50; 15 shares Shoe and Leather Dealers', 1,575; 20 shares Hide and Leather, 1,950.
Deposit in bank bearing interest is—Warren, $1,769.46.

Salem Five Cents Savings Bank.—The Bank Stock is owned as follows:—Webster, $2,082.50; Blackstone, Boston, 1,045; City, Boston, 530; Merchants', Boston, 1,092 50; North, 2,402; Granite, 1,479.75; Bank of North America, 516.25; Naumkeag, 2,027.50; Mercantile, 1,176; Asiatic, 561; Salem, 1,320.
Loans on Bank Stock are—20 shares National; 12 shares Merchants', Boston; 7 shares Eagle, and 4 shares Railroad, $3,700; 25 shares Andover, and 30 shares, Lowell, 4,950; 4 shares Naumkeag, and 4 shares Mercantile, 750; 33 shares Asiatic, 212; 6 shares Bank of North America, 200.
Deposits in banks bearing interest are—Naumkeag, $16,682; Webster, balance, 3.74.

	CHARLESTOWN.	EAST CAMBRIDGE.	LOWELL.	STONEHAM.
	Charlestown Five Cents Savings Bank.	East Cambridge Five Cents Savings Bank.	Lowell Five Cents Savings Bank.	Stoneham Five Cents Savings Bank.
Number of Depositors,	1,134	540	2,733	348
Amount of Deposits,	$37,299 15	$40,394 00	$318,187 72	$4,393 74
Public Funds,	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –
Bank Stock,	4,470 50	12,055 45	34,000 00	400 00
Loans on bank stock,	– –	– –	23,450 00	– –
Deposits, in banks, bearing interest,	– –	– –	40,159 03	– –
Railroad Stock,	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –
Loans in mortgage of real estate,	26,534 07	27,491 65	120,945 00	2,000 00
Loans to county, or town,	2,000 00	– –	36,500 00	787 50
Loans on personal security,	3,450 00	– –	63,208 34	1,270 00

Cash on hand, ...	2,105 78	846 90	3,170 97	186 77
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 1,363 40	4 per cent., 1,215 99	5 per cent., 12,121 54	5 per cent., 144 71
Average annual per cent. of dividends of last five years, ...	Less than 5 years.	Less than 5 years.	Less than 5 years.	Less than 5 years.
Annual Expenses of the institution, . .	10 62	150 00	447 10	7 20

Charlestown Five Cents Savings Bank.—The Bank Stock is owned as follows:—30 shares Monument, $2,895.50; 15 shares Bunker Hill, 1,575.

East Cambridge Five Cents Savings Bank.—The Bank Stock is owned as follows:—8 shares Bunker Hill, $864; 20 shares Bank of Commerce, 2,072 50; 10 shares Faneuil Hall, 1,090; 15 shares Webster, 1,552 50; 10 shares Merchants', 1,050; 10 shares Newton, 1,040; 18 shares Cambridge City, 1,814.80; 25 shares Lechmere, 2,571.65.

Lowell Five Cents Savings Bank.—The Bank Stock is owned as follows:—80 shares Bank of Commerce, $8,000; 50 shares Bank of North America, 5,000; 30 shares Blackstone, 3,000; 50 shares Eliot, 5,000; 50 shares National, 5,000; 20 shares Webster, 2,000; 10 shares Merchants', Lowell, 1,000; 25 shares Wamesit, 2,500; 25 shares Prescott, 2,500.

Loans on Bank Stock are—10 shares Appleton, $900; 9 shares Lowell, 800; 22 shares Merchants', 1,950; 82 shares Prescott, 7,100; 128 shares Railroad, 7,200; 33 shares Wamesit, 2,500; 14 shares Freeman's, 1,000; 13 shares Appleton and 10 shares Exchange, 2,000.

Deposit in bank bearing interest is—Bank of Commerce, $40,159.03.

Stoneham Five Cents Savings Bank.—The Bank Stock is owned as follows:—4 shares South Reading, $400.

	WOBURN.	WORCESTER.	SPRINGFIELD.	SHELBURNE FALLS.
	Woburn Five Cents Savings Bank.	Worcester Five Cents Savings Bank.	Springfield Five Cents Savings Bank.	Shelburne Falls Five Cents Savings Bank.
Number of Depositors,	805	1,285	1,989	267
Amount of Deposits,	$37,061 47	$55,284 89	$142,729 34	$12,139 95
Public Funds,	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –
Bank Stock,	7,031 00	21,100 00	27,979 00	1,000 00
Loans on bank stock,	2,000 00	5,950 00	6,500 00	– –
Deposits in banks, bearing interest,	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –
Loans in mortgage of real estate,	6,614 00	– –	80,683 00	6,475 00
Loans to county or town,	7,300 00	24,051 00	– –	300 00
Loans on personal security,	13,397 42	300 00	23,157 92	3,760 00

Cash on hand, ...	945 96	4,650 17	4,409 42	231 33
Rate and amount of ordinary Dividend for last year, ...	5 per cent.	5 per cent., 1,963 39	5 per cent., 5,719 41	5 per cent.
Average annual per cent. of dividends, of last five years, ...	Less than 5 years.	Less than 5 years.	Less than 5 years.	Less than 5 years.
Annual Expenses of the institution, . .	250 00	403 25	722 67	144 65

Woburn Five Cents Savings Bank.—The Bank Stock is owned as follows:—23 shares Blackstone, 2,346; 15 shares Faneuil Hall, 1,635; 10 shares Webster, 1,050; 20 shares Hide and Leather, 2,000.

Loan on Bank Stock is—Hide and Leather, $2,000.

Worcester Five Cents Savings Bank.—The Bank Stock is owned as follows:—5 shares Worcester, $500; 55 shares Quinsigamond, 5,500; 40 shares City, Worcester, 4,000; 51 shares Central, 5,100; 35 shares Millbury, 3,500; 5 shares Leicester, 500; 20 shares Hide and Leather, 2,000.

Loans on Bank Stock are—22 shares Quinsigamond, $1,950; 12 shares Mechanics', Worcester, 1,000; 34 shares Central, 3,000.

Springfield Five Cents Savings Bank.—The Bank Stock is owned as follows:—27 shares Pynchon, $2,835; 40 shares John Hancock, 4,000; 30 shares Springfield, 3,060; 10 shares Monson, 1,000; 53 shares Western, valued at $50 per share, 2,650; 15 shares Merchants', 1,560; 40 shares Hampshire Manufacturers', 4,400; 25 shares Lee, 2,650; 56 shares City, Worcester, 5,824.

Loans on Bank Stock are—53 shares Pynchon, $4,200; 12 shares Chicopee, 1,000; 10 shares Monson, 800; 6 shares John Hancock, 500.

Shelburne Falls Five Cents Savings Bank.—The Bank Stock is owned as follows:—Shelburne Falls, $1,000.

	FALL RIVER.	NEW BEDFORD.	PLYMOUTH.	HARWICH.
	Fall River Five Cents Savings Bank.	New Bedford Five Cents Savings Bank.	Plymouth Five Cents Savings Bank.	Cape Cod Five Cents Savings Bank.
Number of Depositors,	1,482	2,749	411	319
Amount of Deposits,	$91,253 00	$262,351 45	$10,711 54	$14,748 84
Public Funds,	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –
Bank Stock,	58,319 15	25,028 99	3,104 72	– –
Loans on bank stock,	– –	– –	367 50	– –
Deposits, in banks, bearing interest,	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –
Loans in mortgage of real estate,	– –	142,523 00	4,943 70	8,200 00
Loans to county, or town,	– –	– –	– –	2,450 00
Loans on personal security,	30,325 72	88,912 00	2,192 50	3,248 00

Cash on hand, ...	5,846 09	6,944 91	176 97	873 84
Rate and amount of ordinary Dividend for last year, ...	6½ per cent., 3,829 27	6 per cent., 9,930 81	5 per cent., 462 99	4 per cent., 193 66
Average annual per cent. of dividends, of last five years, ...	Less than 5 years.	Less than 5 years.	Less than 5 years.	Less than 5 years.
Annual Expenses of the institution, . .	600 00	1,200 00	120 00	110 00

Fall River Five Cents Savings Bank.—The Bank Stock is owned as follows:—Atlantic, $1,303.25; Bank of Commerce, 1,032.50; Blackstone, Boston, 4,255; Eliot, 810; Exchange, Boston, 4,800; Howard Banking Company, 6,534.25; Maverick, 2,059.50; Shawmut, 5,225; Webster, 3,095; Malden, 2,910; Monument, 6,409.25; South Reading, 7,200; Tradesman's, 6,793.75; Metacomet, 4,391.65; Wamsutta, 1,500.

New Bedford Five Cents Savings Bank.—The Bank Stock is owned as follows:—191 shares Mechanics', $19,828.11; 35 shares Fairhaven, 3,500; 13 shares Bedford Commercial, 1,378.38; 3 shares Marine, 322.50.

Plymouth Five Cents Savings Bank.—The Bank Stock is owned as follows:—Merchants', Boston, $525.75; Shoe and Leather Dealers', 570.50; Atlas, 318; Bank of Commerce, 515.63; City, Boston, 538.84; Old Colony, 636.

Loans on Bank Stock are—5 shares Old Colony, $245; 2 shares Plymouth, 122.50.

Cape Cod Five Cents Savings Bank.—No Public Funds or Bank Stock.

NOTE.—The Rockport, Cambridge, Warren, Framingham, Ware, Foxboro', Randolph and Barnstable institutions state the rate, but not the amount of their ordinary dividends. The Blackstone Savings Bank has been closed.

AGGREGATE

OF

EIGHTY-SIX SAVINGS BANKS.

Number of Depositors,	182,655
Amount of Deposits,	$33,914,971 71
Public Funds,	1,089,977 14
Loans on Public Funds,	– –
Bank Stock,	6,611,431 94
Loans on Bank Stock,	844,213 40
Deposits, in Banks, bearing interest,	1,065,828 11
Railroad Stock,	104,363 75
Loans on Railroad Stock,	51,380 00
Invested in Real Estate,	207,190 35
Loans in Mortgage of Real Estate,	12,514,706 61
Loans to County, or Town,	3,363,989 83
Loans on Personal Security,	7,751,265 74
Cash on hand,	932,551 36
Rate and amount of ordinary Dividend, for last year,	$5\frac{6}{100}$ per cent. 1,363,992 96
Average annual per cent. of Dividends of last five years,*	$6\frac{74}{100}$ per cent.
Annual Expenses of the Institution,	105,338 83

* Calculated on the returns of sixty-one banks—seven having omitted to return their average dividends for five years, and eighteen not having been in operation for that term.

AGGREGATE

OF

EIGHTY-SIX SAVINGS BANKS IN 1857.

Number of Depositors,	177,375
Amount of Deposits,	$33,015,756 71
Public Funds,	855 074 64
Loans on Public Funds,	20,000 00
Bank Stock,	6,189,351 60
Loans on Bank Stock,	1,049,712 00
Deposits, in Banks, bearing interest,	1,288,713 84
Railroad Stock,	112,163 75
Loans on Railroad Stock,	106,605 00
Invested in Real Estate,	170,313 06
Loans in Mortgage of Real Estate,	11,099,281 03
Loans to County, or Town,	3,370,014 87
Loans on Personal Security,	8,855,448 15
Cash on hand,	296,835 57
Rate and amount of ordinary Dividend, for last year,	$5\frac{5}{100}$ per cent. 1,242,383 61
Average annual per cent. of Dividends of last five years,*	$6\frac{75}{100}$ per cent.
Annual Expenses of the Institution,	102,027 42

* Calculated on the returns of fifty-three Banks.

INDEX

To the Towns in which the Banks and Savings Institutions are situated.

BANKS.

	Page.
Abington,	68
Adams,	56
Andover,	18
Athol,	42
Attleborough,	62
Beverly,	20
Blackstone,	42
Boston,	4–18
Brighton,	32
Cambridge,	32, 34
Canton,	58
Charlestown,	34
Chelsea,	18
Chicopee,	52
Concord,	36
Conway,	50
Danvers,	20
Dedham,	58
Dorchester,	60
Edgartown,	72
Fairhaven,	64
Fall River,	64
Falmouth,	70
Fitchburg,	42
Framingham,	36
Gloucester,	22
Grafton,	44
Great Barrington,	56
Greenfield,	50, 52
Harwich,	70
Haverhill,	22, 24
Hingham,	68
Holyoke,	52
Holliston,	36
Hopkinton,	36
Lancaster,	44
Lawrence,	24
Lee,	56
Leicester,	44
Lowell,	36, 38
Lynn,	24, 26
Malden,	40
Marblehead,	26
Methuen,	26
Milford,	44
Millbury,	44
Monson,	52
Nantucket,	72
New Bedford,	66
Newburyport,	26, 28
Newton,	40
Northampton,	50
Northborough,	46
North Bridgewater,	68
Oxford,	46
Pittsfield,	58
Plymouth,	70
Provincetown,	72
Quincy,	60
Randolph,	60
Rockport,	28
Roxbury,	62
Salem,	28, 30
Salisbury,	32
Shelburne,	52
Southbridge,	46
South Danvers,	20
South Reading,	40
Springfield,	54
Stockbridge,	58
Taunton,	66, 68
Townsend,	40
Uxbridge,	46
Waltham,	40
Ware,	50
Wareham,	70
Westfield,	56
Weymouth,	62
Woburn,	42
Worcester,	46, 48
Wrentham,	62
Yarmouth,	72

SAVINGS INSTITUTIONS.

	Page.
Abington,	106
Adams,	100
Andover,	84
Barnstable,	110
Boston,	84
Cambridge,	88
Cambridgeport,	90
Canton,	100
Charlestown,	90
Chelsea,	84
Chicopee,	98
Clinton,	92
Cohasset,	102
Concord,	90
Danvers,	86
Dedham,	102
Dorchester,	102
Fairhaven,	104
Fall River,	104
Foxborough,	102
Fitchburg,	92
Framingham,	90
Gloucester,	86
Greenfield,	100
Haverhill,	86
Hingham,	108
Holyoke,	98
Lancaster,	94
Lawrence,	86
Lee,	100
Lowell,	90, 92
Lynn,	86
Milford,	94
Millbury,	94
Nantucket,	110
New Bedford,	106
Newburyport,	88
Newton,	92
Northampton,	96
North Bridgewater,	108
North Brookfield,	94
Pawtucket,	106
Pittsfield,	100
Plymouth,	108
Provincetown,	110
Quincy,	102
Randolph,	104
Rockport,	88
Roxbury,	104
Salem,	88
Salisbury,	88
Scituate,	108
Shelburne Falls,	116
Southbridge,	94
South Scituate,	108
Springfield,	98
Taunton,	106
Waltham,	92
Ware,	96
Wareham,	108
Westfield,	98
Weymouth,	104
Winchendon,	96
Worcester,	96

FIVE CENTS SAVINGS BANKS.

Boston,	110
Charlestown,	114
East Cambridge,	114
Fall River,	118
Harwich,	118
Lowell,	114
Lynn,	112
New Bedford,	118
Newburyport,	112
Plymouth,	118
Salem,	112
South Danvers,	112
Springfield,	116
Stoneham,	114
Woburn,	116
Worcester,	116

PUBLIC DOCUMENT..... .....No. 7.

ABSTRACTS

OF THE

RETURNS FROM THE BANKS,

AND FROM THE

INSTITUTIONS FOR SAVINGS

IN

MASSACHUSETTS.

1859.

PREPARED FROM OFFICIAL RETURNS

BY OLIVER WARNER,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1859.

The official circular, requiring Returns from the Banks, was issued by the Governor on the seventh day of November, and had reference to their condition on the last Saturday, being the twenty-ninth day, of October, 1859.

All the Returns have been received.

CONDITION

OF THE

BANKS IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1859.

	BOSTON.				
	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
DUE FROM THE BANK.					
Capital Stock,	$500,000 00	$1,000,000 00	$750,000 00	$900,000 00	$400,000 00
Amount of Bills in circulation of five dollars and upwards,	96,715 00	95,850 00	219,620 00	184,622 00*	122,475 00
Amount of Bills in circulation of a smaller denomination than five dollars,	15,878 00	20,230 00	46,106 00	66,204 00	68,602 00
Net profits on hand,	64,145 59	70,796 76	55,072 72	148,986 19	41,238 49
Balances due to other banks,	43,916 34	198,289 67	81 07	36,415 50	1,783 54
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	263,706 29	406,041 40	478,595 95	897,743 12	356,802 73
Cash deposited bearing interest,	– –	– –	38,939 38	– –	– –
Total amount due from the Bank,	984,361 22	1,791,207 83	1,588,415 12	2,233,970 81	990,901 76
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	45,545 62	124,221 03	120,830 03	394,126 80	91,082 73
Real Estate,	45,000 00	– –	– –	65,000 00	– –

Bills of banks in this, and of the other New England States, ...	29,873 00	40,483 00	92,362 15	131,878 67	35,630 00
Balances due from other banks, . . .	53,673 61	62,723 96	19,670 36	16,668 36	45,226 90
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	810,268 99	1,563,779 84	1,355,552 58	1,626,296 98	818,962 13†
Total amount of the Resources of the bank, .	984,361 22	1,791,207 83	1,588,415 12	2,233,970 81	990,901 76
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, $3\frac{1}{2}$ per cent., 17,500 00	April, 1859, 4 per cent., 20,000 00	April, 1859, $3\frac{1}{2}$ per cent., 26,250 00	April, 1859, 4 per cent., 36,000 00	April, 1859, $4\frac{1}{2}$ per cent., 18,000 00
	October, 1859, $3\frac{1}{2}$ per cent., 17,500 00	Oct. '59, 4 pr. ct., on old capital, 20,000 00 $2\frac{2}{3}$ pr. ct., on new 13,333 33	October, 1859, $3\frac{1}{2}$ per cent., 26,250 00	October, 1859, 4 per cent., 36,000 00	October, 1859, $4\frac{1}{2}$ per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	65,969 78	62,506 71	38,400 54	125,190 87	29,542 54
Amount of Debts due to the bank, secured by a pledge on its stock, ...	1,875 00	– –	22,850 00	425 00	13,800 00
Amount of Debts due and not paid, and considered doubtful, ...	6,741 06	1,520 79	6,885 55	454 17	1,000 00

* "In 1812 issued bills of the denomination of 6, 7, 8, and 9 dollars."

† "Included in item 13, $20,000 loaned to Commonwealth."

	BOSTON—Continued.				
	City.	Columbian.	Bank of Commerce.	Eagle.	Eliot.
DUE FROM THE BANK.					
Capital Stock,	$1,000,000 00	$750,000 00	$2,000,000 00	$700,000 00	$600,000 00
Amount of Bills in circulation, of five dollars and upwards,	99,210 00	99,500 00	242,520 00	126,735 00	73,945 00
Amount of bills in circulation of a smaller denomination than five dollars,	17,142 00	25,407 00	35,111 00	26,126 00	39,465 00
Net profits on hand,	95,365 87	41,172 89	131,829 27	88,816 93	59,339 52
Balances due to other banks,	70,252 29	– –	410,358 65	13,337 84	86,270 42
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	458,094 73	436,145 12	860,100 41	568,482 13	271,061 10
Cash deposited bearing interest,	– –	250,000 00	152,000 00	– –	– –
Total amount due from the bank,	1,740,064 89	1,602,225 01	3,831,919 33	1,523,497 90	1,130,081 04
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	156,997 82	113,531 27	259,240 43	149,443 55	80,000 00
Real Estate,	30,000 00	– –	9,026 54	– –	– –

Bills of banks in this, and of the other New England States, ...	29,416 00	67,676 00	364,139 42	76,028 00	73,095 09
Balances due from other banks, . . .	18,563 02	3,901 45	88,685 54	13,528 31	28,166 01
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	1,505,088 05	1,417,116 29	3,110,827 40	1,284,498 04	948,819 94
Total amount of the Resources of the bank, .	1,740,064 89	1,602,225 01	3,831,919 33	1,523,497 90	1,130,081 04
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, $3\frac{1}{2}$ per cent., 35,000 00	April, 1859, $3\frac{1}{2}$ per cent., 26,250 00	April, 1859, $3\frac{1}{2}$ per cent., 70,000 00	April, 1859, 4 per cent., 28,000 00	April, 1859, $3\frac{1}{2}$ per cent., 21,000 00
	October, 1859, 3 per cent., 30,000 00	October, 1859, $3\frac{1}{2}$ per cent., 26,250 00	October, 1859, $3\frac{1}{2}$ per cent., 70,000 00	October, 1859, 4 per cent., 28,000 00	October, 1859, $3\frac{1}{2}$ per cent., 21,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	70,843 94	39,499 56	100,000 00	86,046 94	47,145 66
Amount of Debts due to the bank, secured by a pledge on its stock, ...	– –	– –	8,850 00	600 00	1,500 00
Amount of Debts due and not paid, and considered doubtful, ...	3,283 00	– –	– –	690 00	– –

	BOSTON—Continued.				
	Exchange.	Faneuil Hall.	Freeman's.	Globe.	Granite.
DUE FROM THE BANK.					
Capital Stock,	$1,000,000 00	$500,000 00	$400,000 00	$1,000,000 00	$900,000 00
Amount of Bills in circulation of five dollars and upwards,	244,012 50*	183,125 00	178,535 00	149,070 00	122,080 00
Amount of Bills in circulation of a smaller denomination than five dollars,	24,090 50*	47,890 00	37,082 00	22,171 00	71,459 00
Net profits on hand,	194,666 49	63,679 36	63,076 05	100,690 53	71,909 84
Balances due to other banks,	392,720 62	84 98	8,964 11	306,897 17	155,373 30
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	554,146 01	465,493 21	281,204 35	897,543 52	464,458 13
Cash deposited bearing interest,	– –	– –	– –	– –	25,203 15
Total amount due from the bank,	2,409,636 12	1,260,272 55	968,861 51	2,476,372 22	1,810,483 42
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	122,115 29	124,431 05	83,023 25	460,587 95	100,077 22
Real Estate,	– –	60,000 00	– –	– –	– –

Bills of banks in this, and of the other New England States,	134,958 22	64,383 00	19,065 00	180,124 00	95,158 00
Balances due from other banks,	203,934 45	56,101 53	71,223 98	8,390 40	35,000 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	1,948,628 16	955,356 97	795,549 28	1,827,269 87	1,580,248 20
Total amount of the Resources of the bank,	2,409,636 12	1,260,272 55	968,861 51	2,476,372 22	1,810,483 42
Rate and amount of Dividends since the last annual return, with dates,	April, 1859, 5 per cent., 50,000 00	April, 1859, 4 per cent., 20,000 00	April, 1859, 4 per cent., 16,000 00	April, 1859, 4 per cent., 40,000 00	April, 1859, 3 per cent., 27,000 00
	October, 1859, 5 per cent., 50,000 00	October, 1859, 4 per cent., 20,000 00	October, 1859, 4 per cent., 16,000 00	October, 1859, 4 per cent., 40,000 00	October, 1859, 3 per cent., 27,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	164,374 58	49,636 13	52,000 00	100,690 53	71,909 84
Amount of Debts due to the bank, secured by a pledge on its stock,	5,850 00	2,700 00	3,800 00	18,100 00	4,450 00
Amount of Debts due and not paid, and considered doubtful,	– –	20,000 00†	– –	– –	26,100 66*

* "Part of a 5 dollar bill and part of a 3 dollar bill returned to the bank, on which was paid $2.50 and $1.50."
† "Being demand in controversy with Bank of Brighton."

	BOSTON—Continued.				
	Hamilton.	Hide and Leather.	Howard.	Market.	Massachusetts.
DUE FROM THE BANK.					
Capital Stock,	$500,000 00	$1,000,000 00	$500,000 00	$560,000 00	$800,000 00
Amount of Bills in circulation of five dollars and upwards,	111,230 00	181,395 00	121,625 00	102,055 00	93,235 00
Amount of Bills in circulation of a smaller denomination than five dollars,	17,988 00	55,200 00	44,493 00	14,265 00	15,544 00
Net profits on hand,	131,047 17	28,046 08	46,924 54	102,361 40	91,005 87
Balances due to other banks,	2,664 95	141,402 04	70,804 99	143,951 39	778 45
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	566,491 07	354,597 67	203,320 42	312,606 93	500,989 91
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	1,329,421 19	1,760,640 79	987,167 95	1,235,239 72	1,501,553 23
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	181,716 64	112,814 54	63,846 84	69,405 24	138,119 56
Real Estate,	– –	– –	– –	– –	75,812 24

Bills of banks in this, and of the other New England States, ...	75,392 00	84,543 00	66,849 51	89,863 85	19,768 00
Balances due from other banks, . . .	114,825 51	49,080 36	5,036 03	28,237 94	80,722 74
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	957,487 04	1,514,202 89	851,435 57	1,047,732 69	1,187,130 69
Total amount of the Resources of the bank, .	1,329,421 19	1,760,640 79	987,167 95	1,235,239 72	1,501,553 23
Rate and amount of Dividends since the last annual return, with dates.	April, 1859, 4 per cent., 20,000 00	April, 1859, 3 per cent., 30,000 00	April, 1859, 3 per cent., 15,000 00	April, 1859, $3\frac{1}{2}$ per cent., 19,600 00	April, 1859, $3\frac{1}{5}$ per cent., 25,600 00
	October, 1859, $4\frac{1}{2}$ per cent., 22,500 00	October, 1859, 3 per cent., 30,000 00	October, 1859, $3\frac{1}{2}$ per cent., 17,500 00	October, 1859, $3\frac{1}{2}$ per cent., 19,600 00	October, 1859, $3\frac{1}{5}$ per cent., 25,600 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	120,000 00	– –	39,775 64	70,312 82	73,420 74
Amount of Debts due to the bank, secured by a pledge on its stock, ...	– –	1,800 00	4,127 00	– –	300 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	492 62	23,132 62	2,390 58

	BOSTON—Continued.			
	Maverick.	Merchants'.	Bank of Mutual Redemption.	National.
DUE FROM THE BANK.				
Capital Stock,	$400,000 00	$4,000,000 00	$561,700 00	$750,000 00
Amount of Bills in circulation, of five dollars and upwards,	66,760 00	465,215 00	71,050 00	112,270 00
Amount of Bills in circulation of a smaller denomination than five dollars,	34,006 00	2 00	– –	34,397 00
Net profits on hand,	20,025 08	252,541 36	7,920 89	31,175 61
Balances due to other banks,	33,660 64	667,047 38	1,311,610 92	16 00
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	166,021 44	2,263,462 31	20,322 65	274,751 20
Cash deposited bearing interest,	– –	– –	4,681 98	100,000 00
Total amount due from the bank,	720,473 16	7,648,268 05	1,977,286 44	1,302,609 81
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	47,104 81	577,136 00	168,769 85	66,860 80
Real Estate,	– –	400,000 00	– –	– –

Bills of banks in this, and of the other New England States, ...	29,851 80	521,491 79	562,528 83*	43,830 38
Balances due from other banks, . . .	11,757 65	148,748 76	486,288 22	9,037 55
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	631,758 90	6,891,000 50	819,699 54	1,182,881 08
Total amount of the Resources of the bank, .	720,473 16	7,648,268 05	1,977,286 44	1,302,609 81
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, 3½ per cent., 14,000 00	April, 1859, 3 per cent., 120,000 00	– –	April, 1859, 3½ per cent., 26,250 00
	October, 1859, 3 per cent., 12,000 00	October, 1859, 3 per cent., 120,000 00	– –	October, 1859, 3½ per cent., 26,250 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	18,924 43	252,541 36	– –	26,061 18
Amount of Debts due to the bank, secured by a pledge on its stock, ...	6,485 00	34,600 00	– –	2,700 00
Amount of Debts due and not paid, and considered doubtful, ...	1,800 00	20,609 22	– –	1,424 26

* "In this item are included such checks as were on hand on Banks in Boston."

	BOSTON—Continued.			
	New England.	North.	Bank of N. America.	Shawmut.
DUE FROM THE BANK.				
Capital Stock,	$1,000,000 00	$860,000 00	$750,000 00	$750,000 00
Amount of Bills in circulation of five dollars and upwards,	98,825 00	104,769 00	128,090 00	147,600 00
Amount of Bills in circulation of a smaller denomination than five dollars,	9,692 00	*	19,163 00	16,038 00
Net profits on hand,	50,696 96	14,490 18	47,573 33	39,628 79
Balances due to other banks,	79,361 48	43,419 84	19,718 21	49,686 89
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	365,718 79	323,392 61	346,552 58	410,130 94
Cash deposited bearing interest,	22,419 61	– –	– –	– –
Total amount due from the bank,	1,626,713 84	1,346,071 63	1,311,097 12	1,413,084 62
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	98,728 36	127,035 98	64,530 27	52,942 68
Real Estate,	40,000 00	– –	– –	– –

Bills of banks in this, and of the other New England States, ...	68,367 00	76,647 00	33,698 00	89,375 00
Balances due from other banks, . . .	31,364 06	4,698 14	103,286 87	16,537 80
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	1,388,254 42	1,137,690 51	1,109,581 98	1,254,229 14
Total amount of the Resources of the bank, .	1,626,713 84	1,346,071 63	1,311,097 12	1,413,084 62
Rate and amount of dividends since the last annual return, with dates, ...	April, 1859, $3\frac{1}{2}$ per cent., 35,000 00	April, 1859, 3 per cent., 22,500 00†	April, 1859, 3 per cent., 22,500 00	April, 1859, 3 per cent., 22,500 00
	October, 1859, $3\frac{1}{2}$ per cent., 35,000 00	October, 1859, 3 per cent., 22,500 00	October, 1859, 3 per cent., 22,500 00	October, 1859, 3 per cent., 22,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	30,000 00	10,536 63	43,149 63	20,229 55
Amount of Debts due to the bank, secured by a pledge on its stock, ...	4,700 00	20,643 00	– –	3,500 00
Amount of Debts due and not paid, and considered doubtful, ...	2,656 59	– –	8,620 22	11,000 00

* "The Teller inadvertantly omitted to return the Cashier the amount of bills in his hands under $5 at this date, in consequence of which we are unable to furnish this item."
† "On $750,000 Capital."

	BOSTON—Continued.			
	Shoe and Leather Dealers'.	State.	Suffolk.	Traders'.
DUE FROM THE BANK.				
Capital Stock,	$1,000,000 00	$1,800,000 00	$1,000,000 00	$600,000 00
Amount of Bills in circulation, of five dollars and upwards,	158,580 00	134,935 00	417,430 00	108,135 00
Amount of Bills in circulation, of a smaller denomination than five dollars,	38,732 00	18,923 00	15,181 00	30,838 00
Net profits on hand,	145,445 82	264,963 95	218,954 90	34,664 17
Balances due to other banks,	454,276 10	93,140 86	702,984 77	199,535 44
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	553,394 33	721,936 08	782,657 55	253,885 36
Cash deposited bearing interest,	– –	– –	– –	– –
Total amount due from the bank,	2,350,428 25	3,033,898 89	3,137,208 22	1,227,057 97
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	82,258 41	422,159 81	238,098 22	64,664 15
Real Estate,	40,000 00	– –	120,000 00	– –

Bills of banks in this, and of the other New England States, ...	138,406 38	136,380 20	460,286 00	25,336 00
Balances due from other banks, . . .	117,468 32	76,428 45	708,086 05	40,313 78
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	1,972,295 14	2,398,930 43	1,610,737 95	1,096,744 04
Total amount of the Resources of the bank, .	2,350,428 25	3,033,898 89	3,137,208 22	1,227,057 97
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, 4½ per cent., 45,000 00	April, 1859, 3½ per cent., 63,000 00	April, 1859, 5 per cent., 50,000 00	April, 1859, 3 per cent., 18,000 00
	October, 1859, 4½ per cent., 45,000 00	October, 1859, 3½ per cent., 63,000 00	October, 1859, 4 per cent., 40,000 00	October, 1859, 3 per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	115,000 00	253,963 62	194,960 07	22,833 31
Amount of Debts due to the bank, secured by a pledge on its stock, ...	500 00	10,600 00	4,600 00	875 00
Amount of Debts due and not paid, and considered doubtful, ...	3,000 00	1,594 13	– –	1,781 79

	BOSTON—Continued.			
	Tremont.	Union.	Washington.	Webster.
DUE FROM THE BANK.				
Capital Stock,	$1,250,000 00	$1,000,000 00	$750,000 00	$1,500,000 00
Amount of Bills in circulation, of five dollars and upwards,	213,090 00	144,425 00	171,335 00	273,465 00
Amount of Bills in circulation of a smaller denomination than five dollars,	47,362 00	10,943 00	13,065 00	34,725 00
Net profits on hand,	94,444 46	130,343 05	103,200 02	107,073 48
Balances due to other banks,	202,557 66	202,061 54	37,451 57	218,710 66
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	743,179 45	692,561 58	493,249 92	650,048 40
Cash deposited bearing interest,	– –	– –	65,708 75	145,703 84
Total amount due from the bank,	2,550,633 57	2,180,334 17	1,634,010 26	2,929,726 38
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	183,626 04	177,192 88	143,332 74	153,410 02
Real Estate,	– –	– –	– –	– –

Bills of Banks in this, and of the other New England States, ...	155,398 81	119,250 92	68,718 47	195,255 00
Balances due from other banks, . . .	61,603 10	24,717 09	15,324 21	70,865 42
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	2,150,005 62	1,859,173 28	1,406,634 84	2,510,195 94
Total amount of the Resources of the bank, .	2,550,633 57	2,180,334 17	1,634,010 26	2,929,726 38
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, 4 per cent., 50,000 00	April, 1859, 3½ per cent., 35,000 00	April, 1859, 4 per cent., 30,000 00	April, 1859, 3½ per cent., 52,500 00
	October, 1859, 4 per cent., 50,000 00	October, 1859, 3½ per cent., 35,000 00	October, 1859, 4 per cent., 30,000 00	October, 1859, 3½ per cent., 52,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	83,516 77	119,426 05	84,775 00	60,015 69
Amount of Debts due to the bank, secured by a pledge on its stock, ...	1,700 00	2,100 00	900 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	478 05	1,707 24	– –

[*Banks organized under authority of the General Banking Law of* 1851.]

	BOSTON.			AGGREGATES.	
	Bank of the Metropolis.	Revere.	Safety Fund.	Of the 3 Banks organized under Act of 1851, chap. 267.	Of 26 incorporated Banks in Boston.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$1,000,000 00	$1,000,000 00	$2,200,000 00	$33,731,700 00
Amount of Bills in circulation, of five dollars and upwards,	70,560 00	61,750 00	74,910 00	207,220 00	5,663,528 50
Amount of Bills in circulation of a smaller denomination than five dollars,	32,173 00	35,432 00	41,004 00	108,609 00	1,033,520 50
Net profits on hand,	7,166 46	16,254 20	22,120 72	45,541 38	3,253,313 61
Balances due to other banks,	33,945 60	82,951 61	55,000 00	171,897 21	6,399,587 28
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	171,386 51	340,074 39	308,699 57	820,160 47	18,658,889 39
Cash deposited bearing interest,	– –	25,150 00	127,590 43	152,740 43	804,656 71
Total amount due from the bank,	515,231 57	1,561,612 20	1,629,324 72	3,706,168 49	69,545,195 99
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	40,176 05	95,222 36	68,769 58	204,167 99	5,599,007 88
Real Estate,	– –	– –	– –	– –	884,838 78
Bills of banks in this, and of the other New England States,	38,479 22	85,615 00	88,960 41	213,054 63	4,495,507 49
Balances due from other banks,	7,726 63	13,000 10	14,746 52	35,473 25	2,929,885 93
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	428,849 67	1,367,774 74	1,456,848 21	3,253,472 62	55,635,955 91

Total amount of the Resources of the bank, .	515,231 57	1,561,612 20	1,629,324 72	3,706,168 49	69,545,195 99
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, 2 per cent., 4,000 00	– –	– –	4,000 00	1,167,450 00
	October, 1859, 3 per cent., 6,000 00	October, 1859, 2 per cent., 20,000 00*	4 per cent., 8 months, 40,000 00	66,000 00	1,168,783 33
Amount of Reserved Profits at the time of declaring the last dividend, . . .	4,000 00	– –	2,585 24	6,585 24	2,743,200 11
Amount of Debts due to the bank, secured by a pledge on its Stock, ...	4,000 00	2,700 00†	– –	6,700 00	184,930 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	– –	147,362 55
Amount of Stocks deposited with the Auditor,	129,000 00	133,500 00	150,400 00	412,900 00	– –

[Public Stocks deposited with the Auditor of the Commonwealth, as security for the circulation of Notes by the following Banks, namely:]

Bank of the Metropolis.—Bonds of City of Boston—1, maturing 1860, $1,000; 3, maturing 1861, $3,000; 2, maturing 1863, $10,000; 60, maturing 1878, $60,000. Bonds of City of Worcester—20, maturing 1860, $20,000; 25, maturing 1861, $25,000. Interest on preceding bonds, 5 per cent. Bonds of Commonwealth of Massachusetts—3, maturing 1866, $3,000. Interest at 6 per cent. Bonds of City of Roxbury—3, maturing 1869, $6,000; 1, maturing 1869, $1,000. Interest 5½ per cent.

Revere Bank.—Bonds of City of Boston, $50,000. Interest 6 per cent. Bonds of City of Roxbury, $50,000. Interest 5½ per cent. United States Treasury Notes, $10,000. Interest 5½ per cent. United States Treasury Notes, $10,000. Interest 5¾ per cent. United States Treasury Notes, $13,500. Interest 6 per cent.

Safety Fund Bank.—Bonds of City of Lynn, $60,000. Interest 5½ per cent. Bonds of City of Lawrence, $16,000. Interest 5½ per cent. Bonds of City of Chelsea, $25,000. Interest 5½ per cent. Bonds of Town of Waltham, $20,000. Interest 5½ per cent. Bonds of Town of Natick, $15,000. Interest 5½ per cent. Bonds of Town of Somerville, $14,400. Interest 5½ per cent.

* Commenced business May 2, 1859.

† On 30 shares.

	SOUTH BOSTON.*		CHELSEA.	ANDOVER.	BEVERLY.
	Broadway.	Mechanics'.	Tradesman's.	Andover.	Beverly.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$250,000 00	$150,000 00	$250,000 00	$125,000 00
Amount of Bills in circulation, of five dollars and upwards,	38,680 00	71,645 00	55,075 00	66,285 00	53,830 00
Amount of Bills in circulation of a smaller denomination than five dollars,	24,138 00	35,325 00	27,531 00	14,565 00	14,337 00
Net profits on hand,	6,123 85	32,902 44	10,419 10	26,621 08	9,281 83
Balances due to other banks,	– –	– –	1,918 80	– –	2,430 78
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	54,964 73	132,657 99	41,223 87	29,567 64	44,721 79
Cash deposited bearing interest,	– –	– –	5,178 93	16,518 06	– –
Total amount due from the bank,	273,906 58	522,530 43	291,346 70	403,556 78	249,601 40
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,401 50	17,012 30	9,966 95	10,359 74	11,155 74
Real Estate,	10,172 17	18,500 00	– –	5,000 00	– –

Bills of banks in this, and of the other New England States,	6,740 00	3,060 00	9,060 63	2,093 00	4,489 00
Balances due from other banks,	17,693 62	31,965 95	8,803 82	13,145 39	– –
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,	5,605 13	39,003 28	4,222 21	– –	16,272 33
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	228,294 16	412,988 90	259,293 09	372,958 65	217,684 33
Total amount of the Resources of the bank,	273,906 58	522,530 43	291,346 70	403,556 78	249,601 40
Rate and amount of Dividends since the last annual return, with dates,	April, 1859, 3 per cent., 4,500 00 October, 1859, 3 per cent., 4,500 00	April, 1859, 4 per cent., 10,000 00 October, 1859, 4 per cent., 10,000 00	April, 1859, 3½ per cent., 5,250 00 October, 1859, 3½ per cent., 5,250 00	April, 1859, 3½ per cent., 8,750 00 October, 1859, 3½ per cent., 8,750 00	April, 1859, 3½ per cent., 4,375 00 October, 1859, 3½ per cent., 4,375 00
Amount of Reserved Profits at the time of declaring the last dividend,	4,927 51	25,700 00	9,750 48	25,517 90	5,985 41
Amount of Debts due to the bank, secured by a pledge on its stock,	7,550 00	– –	4,150 00	1,500 00	– –
Amount of Debts due and not paid, and considered doubtful,	1,525 00	– –	774 83	6,733 39	– –

* Banks located in South Boston are, by law, required to be classed with the banks out of Boston.

	DANVERS.	SOUTH DANVERS.		GLOUCESTER.	
	Village.	Danvers.	Warren.	Bank of Cape Ann.	Gloucester.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$150,000 00	$250,000 00	$150,000 00	$300,000 00
Amount of Bills in circulation of five dollars and upwards,	59,690 00	56,050 00	92,770 00	91,705 00	109,615 00
Amount of Bills in circulation of a smaller denomination than five dollars,	18,191 00	15,236 00	24,313 50	29,002 00	27,903 00
Net profits on hand,	20,111 60	32,691 41	27,317 32	6,045 35	22,846 41
Balances due to other banks,	6,888 15	1,990 25	469 04	– –	3,355 26
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	57,417 97	28,352 42	55,935 11	39,288 10	104,093 90
Cash deposited bearing interest,	10,000 00	20,000 00	29,831 64	– –	– –
Total amount due from the bank,	372,298 72	304,320 08	480,636 61	316,040 45	567,813 57
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	11,824 81	8,508 43	11,280 79	6,048 27	9,355 13
Real Estate,	17,782 69	6,470 00	6,000 00	6,000 00	8,500 00

Bills of banks in this, and of the other New England States, ...	3,021 88	4,395 52	3,182 54	1,250 00	12,132 81
Balances due from other banks, . . .	8,000 00	– –	5,000 00	25,601 06	– –
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	35,411 21	9,192 41	40,100 69	– –	32,496 14
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	296,258 13	275,753 72	415,072 59	277,141 12	505,329 49
Total amount of the Resources of the bank, .	372,298 72	304,320 08	480,636 61	316,040 45	567,813 57
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, 3½ per cent., 7,000 00	April, 1859, 3½ per cent., 5,250 00	April, 1859, 4 per cent., 10,000 00	April, 1859, 3 per cent., 4,500 00	April, 1859, 3½ per cent., 10,500 00
	October, 1859, 3½ per cent., 7,000 00	October, 1859, 4 per cent., 6,000 00	October, 1859, 4 per cent., 10,000 00	October, 1859, 3 per cent., 4,500 00	October, 1859, 3½ per cent., 10,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	18,282 53	31,473 16	24,188 39	5,758 07	21,431 05
Amount of Debts due to the bank, secured by a pledge on its stock, ...	– –	4,000 00	– –	8,550 00	5,745 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	– –	463 21

	HAVERHILL.				LAWRENCE.
	Essex.	Haverhill.	Merrimack.	Union.	Bay State.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$200,000 00	$180,000 00	$200,000 00	$500,000 00
Amount of Bills in circulation of five dollars and upwards,	43,065 00	86,835 00	46,995 00	64,065 00	129,690 00
Amount of Bills in circulation of a smaller denomination than five dollars,	20,517 00	18,632 00	18,826 00	27,897 00	46,994 00
Net profits on hand,	6,118 08	32,398 72	29,645 40	28,890 05	38,814 05
Balances due to other banks,	15,423 77	14,426 81	4,972 51	1,668 52	796 29
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	24,307 32	51,641 83	34,369 94	62,189 85	82,034 68
Cash deposited bearing interest,	20,000 00	14,000 00	20,000 00	20,000 00	– –
Total amount due from the bank,	229,431 17	417,934 36	334,808 85	404,710 42	798,329 02
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,465 59	6,078 85	5,668 37	11,365 43	13,708 35
Real Estate,	8,000 00	6,050 00	2,000 00	3,000 00	20,000 00

Bills of Banks in this, and of the other New England States, ...	140 00	1,155 81	4,393 32	3,100 00	4,531 41
Balances due from other banks, . . .	3,000 00	5,000 00	8,423 84	13,863 29	3,000 00
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	21,466 70	28,378 32	16,461 67	1,855 60	869 24
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	191,358 88	371,271 38	297,861 65	371,526 10	756,220 02
Total amount of the Resources of the bank, .	229,431 17	417,934 36	334,808 85	404,710 42	798,329 02
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, 4 per cent., 4,000 00	April, 1859, 4 per cent., 8,000 00	April, 1859, 4 per cent, 7,200 00	April, 1859, 5 per cent., 10,000 00	April, 1859, 3½ per cent., 17,500 00
	October, 1859, 4 per cent., 4,000 00	October, 1859, 4 per cent., 8,000 00	October, 1859, 4 per cent., 7,200 00	October, 1859, 4½ per cent., 9,000 00	October, 1859, 3½ per cent., 17,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	5,000 00	30,000 00	26,500 00	25,950 73	35,028 66
Amount of Debts due to the bank, secured by a pledge on its stock, ...	– –	– –	– –	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	300 00	– –	– –	– –	400 00

	LAWRENCE—Con.	LYNN.			MARBLEHEAD.
	Pemberton.	City.	Laighton.	Lynn Mechanics'.	Grand.
DUE FROM THE BANK.					
Capital Stock, ...	$100,000 00	$100,000 00	$200,000 00	$250,000 00	$100,000 00
Amount of Bills in circulation of five dollars and upwards, ...	67,260 00	55,670 00	48,650 00	114,836 00	71,010 00
Amount of Bills in circulation of a smaller denomination than five dollars, . . .	17,703 00	22,912 00	19,262 00	35,045 00	21,405 00
Net profits on hand, ...	8,679 73	6,123 30	20,626 30	35,531 91	9,473 41
Balances due to other banks, . . .	– –	6,060 64	21,852 36	9,553 51	98 31
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, ...	36,735 11	34,127 72	41,864 75	144,753 83	26,209 88
Cash deposited bearing interest, . . .	– –	13,441 98	– –	30,400 00	– –
Total amount due from the bank, . . .	230,377 84	238,335 64	352,255 41	620,120 25	228,196 60
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house, ...	3,537 68	5,421 38	15,599 69	17,163 57	6,804 77
Real Estate, ...	10,915 69	– –	5,371 42	12,000 00	8,790 00

Bills of banks in this, and of the other New England States,	5,052 19	7,513 85	7,833 00	7,246 00	462 00
Balances due from other banks,	– –	25,424 09	92	47,325 16	26,234 93
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,	16,809 11	– –	8,755 71	36,952 11	– –
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	194,063 17	199,976 32	314,694 67	499,433 41	185,904 90
Total amount of the Resources of the bank,	230,377 84	238,335 64	352,255 41	620,120 25	228,196 60
Rate and amount of Dividends since the last annual return, with dates,	April, 1859, $3\frac{1}{2}$ per cent., 3,500 00 October, 1859, 4 per cent., 4,000 00	April, 1859, 4 per cent., 4,000 00 October, 1859, 4 per cent., 4,000 00	April, 1859, $3\frac{1}{2}$ per cent., 7,000 00 – –	April, 1859, 5 per cent., 12,500 00 October, 1859, 5 per cent., 12,500 00	April, 1859, 4 per cent., 4,000 00 October, 1859, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	7,800 00	5,159 30	17,810 13	32,027 96	8,910 51
Amount of Debts due to the bank, secured by a pledge on its stock,	1,190 00	500 00	400 00	984 38	925 00
Amount of Debts due and not paid, and considered doubtful,	– –	– –	2,000 00*	– –	– –

* "Estimated not to exceed."

	MARBLEHEAD—Con.	METHUEN.	NEWBURYPORT.		
	Marblehead.	Spicket Falls.	Mechanics'.	Merchants'.	Ocean.
DUE FROM THE BANK.					
Capital Stock,	$120,000 00	$100,000 00	$200,000 00	$210,000 00	$150,000 00
Amount of Bills in circulation of five dollars and upwards,	42,820 00	29,120 00	58,000 00	45,530 00	112,195 00
Amount of Bills in circulation of a smaller denomination than five dollars,	17,178 00	16,105 00	14,966 00	13,542 00	19,203 00
Net profits on hand,	6,133 92	8,925 89	24,983 05	2,024 04	20,924 88
Balances due to other banks,	79 84	3,941 72	3,337 96	752 92	982 13
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	22,717 38	9,675 16	67,246 16	94,874 14	121,066 68
Cash deposited bearing interest,	– –	– –	– –	– –	5,270 00
Total amount due from the bank,	208,929 14	167,767 77	368,533 17	366,723 10	429,641 69
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	9,877 00	4,885 69	21,233 28	13,902 06	8,911 43
Real Estate,	6,333 33	– –	4,500 00	5,300 00	2,500 00

Bills of banks in this, and of the other New England States, ...	1,736 00	4,445 00	4,829 00	2,780 00	1,811 99
Balances due from other banks, . . .	8,432 00	4,771 27	20,511 99	41,803 72	112,944 99
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	– –	– –	– –	– –	4,135 17
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	182,550 81	153,665 81	317,458 90	302,937 32	299,338 11
Total amount of the Resources of the bank, .	208,929 14	167,767 77	368,533 17	366,723 10	429,641 69
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, 3 per cent., 3,600 00 October, 1859, 4 per cent., 4,800 00	April, 1859, 4 per cent., 4,000 00 October, 1859, 4 per cent., 4,000 00	April, 1859, 4 per cent., 8,000 00 October, 1859, 4 per cent., 8,000 00	April, 1859, 2 per cent., 4,200 00 October, 1859, 3 per cent., 6,300 00	April, 1859, 5 per cent., 7,500 00 October, 1859, 5 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	4,845 68	9,103 48	23,192 85	774 76	18,880 59
Amount of Debts due to the bank, secured by a pledge on its stock, ...	2,650 00	– –	650 00	1,150 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	300 00	– –	– –

	ROCKPORT.	SALEM.			
	Rockport.	Asiatic.	Commercial.	Exchange.	Mercantile.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$315,000 00	$200,000 00	$200,000 00	$200,000 00
Amount of Bills in circulation, of five dollars and upwards,	64,020 00	67,950 00	58,510 00	52,165 00	28,031 00
Amount of Bills in circulation of a smaller denomination than five dollars,	18,658 00	27,813 00	36,535 00	22,791 00	21,993 00
Net profits on hand,	7,389 85	28,789 41	23,575 82	15,266 78	5,144 42
Balances due to other banks,	– –	22,066 15	1,106 58	3,367 95	9,455 89
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	36,298 18	149,011 78	116,390 33	45,562 36	57,057 83
Cash deposited bearing interest,	– –	20,000 00	30,000 00	5,000 00	– –
Total amount due from the bank,	276,366 03	630,630 34	466,117 73	344,153 09	321,682 14
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,801 35	21,858 40	9,903 15	6,376 75	7,305 58
Real Estate,	– –	24,120 41	4,500 00	3,000 00	5,000 00

Bills of banks in this, and of the other New England States, ...	800 00	13,995 22	3,756 04	2,235 00	4,033 00
Balances due from other banks, . . .	– –	42,463 00	48,851 25	4,132 45	3,435 76
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	11,948 46	– –	– –	19,558 20	– –
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	257,816 22	528,193 31	399,107 29	308,850 69	301,907 80
Total amount of the Resources of the bank, .	276,366 03	630,630 34	466,117 73	344,153 09	321,682 14
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, 4 per cent., 6,000 00	April, 1859, 4 per cent., 12,600 00	April, 1859, 4 per cent., 8,000 00	April, 1859, $3\frac{3}{8}$ per cent., 6,750 00	April, 1859, 3 per cent., 6,000 00
	October, 1859, $3\frac{1}{2}$ per cent., 5,250 00	October, 1859, 4 per cent., 12,600 00	October, 1859, 4 per cent., 8,000 00	October, 1859, $3\frac{3}{8}$ per cent., 6,750 00	October, 1859, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	7,012 37	21,618 41	22,110 02	13,894 93	5,209 87
Amount of Debts due to the bank, secured by a pledge on its stock, ...	8,295 00	300 00	1,100 00	– –	1,700 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	1,200 00	– –	765 83

	SALEM.			SALISBURY.	BRIGHTON.
	Merchants'.	Naumkeag.	Salem.	Powow River.	Bank of Brighton.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$500,000 00	$187,500 00	$100,000 00	$250,000 00
Amount of Bills in circulation of five dollars and upwards,	96,532 00	107,240 00	64,850 00	80,675 00	125,175 00
Amount of Bills in circulation of a smaller denomination than five dollars,	24,159 00	33,106 00	19,013 00	19,269 00	17,208 00
Net profits on hand,	12,246 02	22,577 46	8,946 88	14,676 31	15,896 16
Balances due to other banks,	– –	4,061 13	4,933 31	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	121,773 72	180,595 42	53,920 01	30,608 64	81,147 17
Cash deposited bearing interest,	– –	16,372 30	– –	8,000 00	– –
Total amount due from the bank,	454,710 74	863,952 31	339,163 20	253,228 95	489,426 33
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	14,524 33	16,727 57	7,811 72	6,703 96	23,210 50
Real Estate,	– –	2,000 00	– –	4,900 00	5,150 00

Bills of banks in this, and of the other New England States,	5,894 49	11,123 85	2,538 12	735 45	3,633 33
Balances due from other banks,	– –	46,667 32	1,617 59	20,212 28	– –
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,	48,167 53	– –	21,520 27	20,691 83	19,538 24
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	386,124 39	787,433 57	305,675 50	199,985 43	437,894 26
Total amount of the Resources of the bank,	454,710 74	863,952 31	339,163 20	253,228 95	489,426 33
Rate and amount of Dividends since the last annual return, with dates,	April, 1859, 3 per cent., 6,000 00	April, 1859, 3 per cent., 15,000 00	– –	April, 1859, 4 per cent., 4,000 00	April, 1859, 3 per cent., 7,500 00
	October, 1859, 3 per cent., 6,000 00	October, 1859, 3 per cent., 15,000 00	October, 1859, 3 per cent., 5,625 00	October, 1859, 4½ per cent., 4,500 00	October, 1859, 3 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	10,116 23	19,919 59	7,306 58	13,463 54	14,144 00
Amount of Debts due to the bank, secured by a pledge on its stock,	500 00	8,320 00	3,650 00	– –	6,400 00
Amount of Debts due and not paid, and considered doubtful,	10,000 00	955 58	1,500 00	– –	5,700 00

	BRIGHTON—Con.	CAMBRIDGE.			
	Brighton Market.	Cambridge.	Cambridge City.	Cambridge Market.	Charles River.
DUE FROM THE BANK.					
Capital Stock,	$250,000 00	$100,000 00	$100,000 00	$150,000 00	$100,000 00
Amount of Bills in circulation, of five dollars and upwards,	213,100 00	39,330 00	31,230 00	73,855 00	51,485 00
Amount of Bills in circulation of a smaller denomination than five dollars,	22,434 00	23,717 00	13,538 00	11,610 00	10,272 00
Net profits on hand,	11,149 65	13,513 27	9,753 31	6,257 98	2,360 54
Balances due to other banks,	801 18	177 99	204 49	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	72,740 67	33,280 42	53,010 07	16,053 54	79,246 49
Cash deposited bearing interest,	– –	18,000 00	– –	– –	– –
Total amount due from the bank,	570,225 50	228,018 68	207,735 87	257,776 52	243,364 03
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	18,962 77	11,740 23	14,937 75	6,860 97	12,669 34
Real Estate,	8,240 28	6,000 00	– –	4,800 00	– –

Bills of banks in this, and of the other New England States,	7,797 01	2,926 05	2,009 00	963 41	– –
Balances due from other banks,	5,000 00	4,000 00	4,234 35	17,920 26	27,347 72
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,	31,584 31	– –	– –	– –	4,000 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	498,641 13	203,352 40	186,554 77	227,231 88	199,346 97
Total amount of the Resources of the bank,	570,225 50	228,018 68	207,735 87	257,776 52	243,364 03
Rate and amount of Dividends since the last annual return, with dates,	April, 1859, $4\frac{1}{2}$ per cent., 11,250 00 October, 1859, $4\frac{1}{2}$ per cent., 11,250 00	April, 1859, 4 per cent., 4,000 00 October, 1859, 4 per cent., 4,000 00	April, 1859, $3\frac{1}{2}$ per cent., 3,500 00 October, 1859, $3\frac{1}{2}$ per cent., 3,500 00	April, 1859, 3 per cent., 4,500 00 October, 1859, $3\frac{1}{2}$ per cent., 5,250 00	April, 1859, $3\frac{1}{2}$ per cent., 3,500 00 October, 1859, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	10,940 13	13,493 69	7,022 20	6,300 35	13,793 80
Amount of Debts due to the bank, secured by a pledge on its stock,	6,000 00	1,095 90	– –	14,650 00	5,950 00
Amount of Debts due and not paid, and considered doubtful,	752 01	– –	– –	– –	*

* "All charged to profit and loss since last dividend was declared, but not considered valueless."

	CAMBRIDGE—Con.	CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	Lechmere.	Bunker Hill.	Monument.	Concord.	Framingham.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$300,000 00	$150,000 00	$100,000 00	$200,000 00
Amount of Bills in circulation, of five dollars and upwards,	52,000 00	101,980 00	102,035 00	81,925 00	96,025 00
Amount of Bills in circulation, of a smaller denomination than five dollars,	16,207 00	84,895 00	33,811 00	8,022 00	26,406 00
Net profits on hand,	10,928 47	47,578 28	8,625 91	8,927 19	29,778 02
Balances due to other banks,	– –	– –	6,659 26	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	116,110 12	288,949 45	82,812 86	27,191 15	41,712 05
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	295,245 59	823,402 73	383,974 03	226,065 34	393,921 07
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	24,285 70	75,334 76	13,429 88	13,376 09	6,064 68
Real Estate,	– –	24,000 00	7,500 00	2,400 00	3,000 00

Bills of banks in this, and of the other New England States, ...	5,358 95	9,190 00	4,825 00	437 30	3,966 00
Balances due from other banks, . . .	70,814 06	134,622 65	47,462 18	17,418 42	16,868 23
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	– –	– –	10,529 08	– –	19,986 51
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	194,786 88	580,255 32	300,227 89	192,433 53	344,035 65
Total amount of the Resources of the bank, .	295,245 59	823,402 73	383,974 03	226,065 34	393,921 07
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, 4 per cent., 4,000 00	April, 1859, 4 per cent., 12,000 00	April, 1859, 3½ per cent., 5,250 00	April, 1859, 3½ per cent., 3,500 00	April, 1859, 4 per cent., 8,000 00
	October, 1859, 4 per cent., 4,000 00	October, 1859, 4 per cent., 12,000 00	October, 1859, 3½ per cent., 5,250 00	October, 1859, 3½ per cent., 3,500 00	October, 1859, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	10,000 00	44,493 83	5,650 00	6,901 92	27,800 00
Amount of Debts due to the bank, secured by a pledge on its stock, ...	1,275 00	6,950 00	3,600 00	3,580 00	2,500 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	6,707 23	3,000 00	1,000 00

	HOLLISTON.	HOPKINTON.	LOWELL.		
	Holliston.	Hopkinton.	Appleton.	Lowell.	Merchants'.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$150,000 00	$200,000 00	$200,000 00	$100,000 00
Amount of Bills in circulation of five dollars and upwards,	50,165 00	81,480 00	125,102 00	52,950 00	44,150 00
Amount of Bills in circulation of a smaller denomination than five dollars,	9,271 00	18,088 00	33,393 00	15,838 00	22,440 00
Net profits on hand,	5,979 25	15,839 62	25,324 94	36,738 98	4,607 06
Balances due to other banks,	995 50	– –	– –	1,007 76	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	13,198 44	24,502 76	94,011 73	37,010 90	32,771 60
Cash deposited bearing interest,	– –	– –	– –	30,000 00	10,000 00
Total amount due from the bank,	179,609 19	289,910 38	477,831 67	373,545 64	213,968 66
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,029 43	5,506 62	10,011 98	3,209 09	6,396 47
Real Estate,	– –	– –	15,000 00	– –	12,000 00

Bills of banks in this, and of the other New England States,	2,940 79	4,017 00	12,028 10	5,980 00	3,707 54
Balances due from other banks,	4,364 37	1,147 47	– –	10,500 00	2,009 16
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,	– –	9,296 50	35,294 83*	9,525 54*	5,000 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	167,274 60	269,942 79	405,496 76	344,331 01	184,855 49
Total amount of the Resources of the bank,	179,609 19	289,910 38	477,831 67	373,545 64	213,968 66
Rate and amount of dividends since the last annual return, with dates,	April, 1859, $3\frac{1}{2}$ per cent., 3,500 00 October, 1859, $3\frac{1}{2}$ per cent., 3,500 00	April, 1859, 4 per cent., 6,000 00 October, 1859, 4 per cent., 6,000 00	April, 1859, 4 per cent., 8,000 00 October, 1859, 4 per cent., 8,000 00	April, 1859, 3 per cent., 6,000 00 October, 1859, $3\frac{1}{2}$ per cent., 7,000 00	April, 1859, $3\frac{1}{2}$ per cent., 3,500 00 October, 1859, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	5,000 00	14,664 75	20,311 25	35,944 74	3,757 40
Amount of Debts due to the bank, secured by a pledge on its stock,	3,505 00	– –	1,700 00	2,035 00	1,050 00
Amount of Debts due and not paid, and considered doubtful,	– –	2,588 25	– –	10,300 00	– –

* "Payable on demand."

	LOWELL—Con.			MALDEN.	NEWTON.
	Prescott.	Railroad.	Wamesit.	Malden.	Newton.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$600,000 00	$150,000 00	$100,000 00	$150,000 00
Amount of Bills in circulation of five dollars and upwards,	102,905 00	219,580 00	73,523 00	62,305 00	85,000 00
Amount of Bills in circulation of a smaller denomination than five dollars,	19,807 00	58,415 00	14,850 00	23,513 00	25,574 00
Net profits on hand,	25,653 83	109,961 50	15,228 39	10,827 95	19,569 05
Balances due to other banks,	2,153 87	2,012 12	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	69,254 29	39,414 69	75,662 58	17,445 67	58,202 99
Cash deposited bearing interest,	– –	– –	5,000 00	– –	– –
Total amount due from the Bank,	419,773 99	1,029,383 31	334,263 97	214,091 62	338,346 04
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	10,337 92	17,094 91	5,384 75	13,009 30	18,311 03
Real Estate,	– –	– –	12,822 46	5,602 64	4,813 67

Bills of banks in this, and of the other New England States,	10,324 60	6,392 00	4,289 77	880 00	1,916 40
Balances due from other banks,	3,000 00	39,263 11	– –	5,000 00	7,500 00
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,	27,850 15*	– –	38,549 35	11,974 32	13,857 55
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	368,261 32	9 66,633 29	273,217 64	177,625 36	291,947 39
Total amount of the Resources of the bank,	419,773 99	1,029,383 31	334,263 97	214,091 62	338,346 04
Rate and amount of Dividends since the last annual return, with dates,	April, 1859, 4 per cent., 8,000 00 October, 1859, 4 per cent., 8,000 00	April, 1859, 4 per cent., 24,000 00 October, 1859, 4 per cent., 24,000 00	April, 1859, 3 per cent., 4,500 00 October, 1859, 3 per cent., 4,500 00	April, 1859, 3½ per cent., 3,500 00 October, 1859, 3½ per cent., 3,500 00	April, 1859, 4½ per cent., 6,750 00 October, 1859, 4½ per cent., 6,750 00
Amount of Reserved Profits at the time of declaring the last dividend,	20,000 00	97,150 00	11,000 00	10,270 53	19,640 35
Amount of Debts due to the bank, secured by a pledge on its stock,	400 00	10,840 00	1,400 00	– –	2,000 00
Amount of Debts due and not paid, and considered doubtful,	– –	– –	12,126 19†	3,730 00	2,286 65

* "Payable on demand."

† "Of this amount it is expected that about $3,000 will be paid."

	SOUTH READING.	TOWNSEND.	WALTHAM.	WOBURN.	ATHOL.
	South Reading.	Townsend.	Waltham.	Woburn.	Miller's River.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$100,000 00	$200,000 00	$150,000 00	$150,000 00
Amount of Bills in circulation, of five dollars and upwards,	45,255 00	67,310 00	96,305 00	79,660 00	106,370 00
Amount of bills in circulation of a smaller denomination than five dollars,	26,516 00	18,620 00	9,209 00	37,921 00	29,004 00
Net profits on hand,	8,821 40	10,839 86	3,121 40	19,433 77	10,999 57
Balances due to other banks,	– –	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	17,870 05	7,351 77	39,342 48	39,788 61	26,026 86
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	198,462 45	204,121 63	347,977 88	326,803 38	322,400 43
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	4,322 98	3,923 05	13,402 66	23,617 23	19,215 00
Real Estate,	– –	2,000 00	5,500 00	3,250 00	3,000 00

Bills of banks in this, and of the other New England States, ...	– –	1,300 01	4,168 47	86 00	2,286 00
Balances due from other banks, . . .	17,801 74	3,700 00	1,432 86	9,307 00	19,316 28
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	– –	7,079 51	4,000 00	8,908 84	5,067 75
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	176,337 73	186,119 06	319,473 89	281,634 31	273,515 40
Total amount of the Resources of the bank, .	198,462 45	204,121 63	347,977 88	326,803 38	322,400 43
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, $3\frac{1}{2}$ per cent., 3,500 00 October, 1859, $3\frac{1}{2}$ per cent., 3,500 00	April, 1859, $3\frac{1}{2}$ per cent., 3,500 00 October, 1859, $3\frac{1}{2}$ per cent., 3,500 00	April, 1859, 3 per cent., 6,000 00 October, 1859, 3 per cent., 6,000 00	April, 1859, 4 per cent., 6,000 00 October, 1859, 4 per cent., 6,000 00	April, 1859, 4 per cent., 6,000 00 October, 1859, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	7,596 23	9,556 24	3,268 08	18,028 45	9,649 93
Amount of Debts due to the bank, secured by a pledge on its stock, ...	4,390 00	– –	1,400 00	3,000 00	1,200 00
Amount of Debts due and not paid, and considered doubtful, ...	2,481 61	192 00	15,800 00*	– –	1,050 00

* "Of which $7,500, it is supposed, will be paid."

	BLACKSTONE.	FITCHBURG.		GRAFTON.	LANCASTER.
	Worcester County.	Fitchburg.	Rollstone.	Grafton.	Lancaster.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$250,000 00	$250,000 00	$100,000 00	$200,000 00
Amount of Bills in circulation, of five dollars and upwards,	27,230 00	177,645 00	102,865 00	34,255 00	103,610 00
Amount of Bills in circulation of a smaller denomination than five dollars,	13,057 00	30,566 00	34,077 00	16,517 00	23,010 00
Net profits on hand,	3,647 10	40,034 68	33,427 72	3,215 27	23,157 78
Balances due to other banks,	150 00	1,355 11	– –	– –	230 16
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	8,947 13	87,746 89	35,457 77	30,527 10	38,747 75
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	153,031 23	587,347 68	455,827 49	184,514 37	388,755 69
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	3,941 85	37,178 20	16,307 18	4,542 03	20,058 09
Real Estate,	– –	3,000 00	3,985 05	– –	1,000 00

Bills of banks in this, and of the other New England States, ...	742 00	3,500 00	1,246 00	1,563 00	1,028 00
Balances due from other banks, . . .	3,000 00	80,492 13	24,491 83	7,647 55	19,811 71
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	1,083 20	11,094 35	– –	– –	– –
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, . .	144,264 18	452,083 00	409,797 43	170,761 79	346,857 89
Total amount of the Resources of the bank, .	153,031 23	587,347 68	455,827 49	184,514 37	388,755 69
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, 3 per cent., 3,000 00 October, 1859, 3 per cent., 3,000 00	April, 1859, 3½ per cent., 8,750 00 October, 1859, 3½ per cent., 8,750 00	April, 1859, 3½ per cent., 8,750 00 October, 1859, 3½ per cent., 8,750 00	April, 1859, 3 per cent., 3,000 00 October, 1859, 3 per cent., 3,000 00	April, 1859, 4 per cent., 8,000 00 October, 1859, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	3,670 12	37,500 00	31,590 58	2,547 54	22,107 93
Amount of Debts due to the bank, secured by a pledge on its stock, ...	5,705 00	3,700 00	750 00	1,050 00	475 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	7,271 72*	110 93

* "The ultimate loss will not, probably, exceed fifty per cent."

	LEICESTER.	MILFORD.	MILLBURY.	NORTHBOROUGH.	OXFORD.
	Leicester.	Milford.	Millbury.	Northborough.	Oxford.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$250,000 00	$100,000 00	$100,000 00	$100,000 00
Amount of Bills in circulation of five dollars and upwards,	157,255 00	98,610 00	42,735 00	56,520 00	61,400 00
Amount of Bills in circulation of a smaller denomination than five dollars,	33,087 00	27,502 00	19,416 00	16,743 00	15,497 00
Net profits on hand,	20,622 36	31,816 48	5,605 11	13,470 08	10,598 06
Balances due to other banks,	770 02	– –	200 00	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	25,706 47	49,466 00	23,016 78	33,449 15	14,141 84
Cash deposited bearing interest,	– –	– –	– –	6,000 00	– –
Total amount due from the bank,	437,440 85	457,394 48	190,972 89	226,182 23	204,636 90
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	9,803 07	12,386 92	5,856 90	6,244 98	5,410 38
Real Estate,	– –	– –	– –	2,000 00	3,700 00

Bills of banks in this, and of the other New England States,	565 00	3,592 00	776 00	1,607 25	931 00
Balances due from other banks,	33,412 84	31,412 26	– –	24,668 76	580 00
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,	5,000 00	– –	13,746 90	– –	36,382 17
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	388,659 94	410,003 30	170,593 09	191,661 24	157,633 35
Total amount of the Resources of the bank,	437,440 85	457,394 48	190,972 89	226,182 23	204,636 90
Rate and amount of Dividends since the last annual return, with dates,	April, 1859, 4 per cent., 8,000 00	April, 1859, 4 per cent., 10,000 00	April, 1859, 4 per cent., 4,000 00	April, 1859, 3½ per cent., 3,500 00	April, 1859, 4 per cent., 4,000 00
	October, 1859, 4 per cent., 8,000 00	October, 1859, 4 per cent., 10,000 00	October, 1859, 4 per cent., 4,000 00	October, 1859, 3½ per cent., 3,500 00	October, 1859, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	16,658 00	28,970 84	3,142 06	12,500 00	9,802 62
Amount of Debts due to the bank, secured by a pledge on its stock,	– –	– –	300 00	– –	3,600 00
Amount of Debts due and not paid, and considered doubtful,	12,000 00	2,100 00	– –	– –	2,856 00

	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.		
	Southbridge.	Blackstone.	Central.	Citizens'.	City.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$100,000 00	$350,000 00	$150,000 00	$400,000 00
Amount of Bills in circulation of five dollars and upwards,	66,205 00	59,425 00	72,715 00	35,385 00	116,705 00
Amount of Bills in circulation of a smaller denomination than five dollars,	14,717 00	18,411 50	24,904 00	9,043 00	32,726 00
Net profits on hand,	16,330 69	17,079 60	20,168 78	38,343 16	12,282 83
Balances due to other banks,	2,659 34	739 54	2,419 83	2,043 47	249 80
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	21,247 31	22,876 25	104,579 64	52,958 96	117,600 18
Cash deposited bearing interest,	17,000 00	– –	– –	– –	15,142 62
Total amount due from the bank,	288,159 34	218,531 89	574,787 25	287,773 59	694,706 43
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	14,080 21	8,224 74	34,327 37	14,270 40	34,532 56
Real Estate,	2,600 00	– –	– –	16,000 00	– –

Bills of banks in this, and of the other New England States, ...	2,774 00	1,314 00	2,118 00	550 00	973 00
Balances due from other banks, . . .	3,932 45	5,000 00	5,417 54	– –	5,153 51
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	– –	30,748 16	9,515 01	15,113 75	36,167 88
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	264,772 68	173,244 99	523,409 33	241,839 44	617,879 48
Total amount of the Resources of the bank, .	288,159 34	218,531 89	574,787 25	287,773 59	694,706 43
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, 3½ per cent., 5,250 00 October, 1859, 3½ per cent., 5,250 00	April, 1859, 4 per cent., 4,000 00 October, 1859, 4 per cent., 4,000 00	April, 1859, 3½ per cent., 12,250 00 October, 1859, 3½ per cent., 12,250 00	April, 1859, 4 per cent., 6,000 00 October, 1859, 4 per cent., 6,000 00	April, 1859, 3½ per cent., 14,000 00 October, 1859, 3½ per cent., 14,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	15,023 39	16,900 75	12,000 00	36,753 69	8,749 63
Amount of Debts due to the bank, secured by a pledge on its stock, ...	– –	700 00	500 00	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	9,632 29*	– –	3,843 69	– –	– –

* Of which $8,200, it is thought, may be paid.

	WORCESTER—Continued.			NORTHAMPTON.	
	Mechanics'.	Quinsigamond.	Worcester.	Holyoke.	Northampton.
DUE FROM THE BANK.					
Capital Stock,	$350,000 00	$250,000 00	$300,000 00	$200,000 00	$200,000 00
Amount of Bills in circulation, of five dollars and upwards,	117,710 00	84,275 00	79,680 00	103,500 00	159,255 00
Amount of Bills in circulation of a smaller denomination than five dollars,	26,613 00	22,098 00	47,406 00	20,151 00	14,864 00
Net profits on hand,	30,578 35	19,199 80	65,074 64	17,403 34	52,542 99
Balances due to other banks,	– –	– –	19,485 88	3,606 27	1,271 18
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	146,832 84	89,962 27	174,652 45	43,572 44	63,748 28
Cash deposited bearing interest,	– –	9,800 00	– –	3,586 68	– –
Total amount due from the bank,	671,734 19	475,335 07	686,298 97	391,819 73	491,681 45
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	23,598 73	30,508 19	44,094 98	13,772 77	16,265 14
Real Estate,	– –	– –	25,000 00	– –	3,500 00

Bills of Banks in this, and of the other New England States,	12,807 00	2,941 00	4,653 00	106 00	520 00
Balances due from other banks,	35,726 47	24,636 08	40,697 78	19,785 34	52,455 76
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,	26,358 29	– –	33,975 11	– –	29,427 76
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	573,243 70	417,249 80	537,878 10	358,155 62	389,512 79
Total amount of the Resources of the bank,	671,734 19	475,335 07	686,298 97	391,819 73	491,681 45
Rate and amount of Dividends since the last annual return, with dates,	April, 1859, $3\frac{1}{2}$ per cent., 12,250 00 October, 1859, 4 per cent., 14,000 00	April, 1859, $3\frac{1}{2}$ per cent., 8,750 00 October, 1859, $3\frac{1}{2}$ per cent., 8,750 00	April, 1859, 4 per cent., 12,000 00 October, 1859, 4 per cent., 12,000 00	April, 1859, 3 per cent., 6,000 00 October, 1859, $3\frac{1}{2}$ per cent., 7,000 00	March, 1859, 4 per cent., 8,000 00 Sept. 1859, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	32,945 50	16,214 50	61,372 15	15,656 47	49,778 22
Amount of Debts due to the bank, secured by a pledge on its stock,	3,500 00	2,000 00	– –	– –	875 00
Amount of Debts due and not paid, and considered doubtful,	– –	401 00	– –	9,625 12*	24,242 22†

* "Estimated total loss, $4,800."

† "Estimated loss, $9,209.22."

	WARE.	CONWAY.	GREENFIELD.		SHELBURNE FALLS.
	Hampshire Manufacturers'.	Conway.	Franklin County.	Greenfield.	Shelburne Falls.
DUE FROM THE BANK.					
Capital Stock,	$350,000 00	$150,000 00	$200,000 00	$200,000 00	$100,000 00
Amount of Bills in circulation, of five dollars and upwards,	187,340 00	75,110 00	87,310 00	121,335 00	48,645 00
Amount of Bills in circulation of a smaller denomination than five dollars,	56,440 00	29,004 00	24,717 00	32,527 00	19,447 00
Net profits on hand,	37,255 28	10,887 49	27,115 90	8,166 24	3,305 09
Balances due to other banks,	– –	– –	1,080 94	2,433 24	297 07
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	15,088 74	16,380 30	26,534 25	42,011 27	8,208 29
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	646,124 02	281,381 79	366,758 09	406,472 75	179,902 45
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	24,716 32	7,320 53	8,405 49	11,900 59	6,528 22
Real Estate,	3,785 30	– –	6,662 40	7,500 00	8,759 41

Bills of banks in this, and of the other New England States, ...	1,026 00	2,245 92	1,889 00	3,075 00	2,642 88†
Balances due from other banks, . . .	– –	13,306 13	– –	74,351 54*	– –
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	20,154 19	– –	10,135 50	– –	7,953 46
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	596,442 21	258,509 21	339,665 70	309,645 62	154,018 48
Total amount of the Resources of the bank, .	646,124 02	281,381 79	366,758 09	406,472 75	179,902 45
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, 4 per cent., 14,000 00 October, 1859, 4 per cent., 14,000 00	April, 1859, 4 per cent., 6,000 00 October, 1859, 3½ per cent., 5,250 00	April, 1859, 4 per cent., 8,000 00 October, 1859, 4 per cent., 8,000 00	April, 1859, 4 per cent., 8,000 00 October, 1859, 4 per cent., 8,000 00	April, 1859, 4 per cent., 4,000 00 October, 1859, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	36,817 33	9,956 61	25,501 79	6,728 82	2,647 89
Amount of Debts due to the bank, secured by a pledge on its stock, ...	700 00	3,900 00	260 00	– –	10,100 00
Amount of Debts due and not paid, and considered doubtful, ...	7,000 00	4,000 00	8,000 00	– –	– –

* "This item includes $38,055.22, balances in other banks *on interest*, to be applied for the redemption of our circulation."

† "Including checks."

	CHICOPEE.	HOLYOKE.	MONSON.	SPRINGFIELD.	
	Cabot.	Hadley Falls.	Monson.	Agawam.	Chicopee.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$200,000 00	$150,000 00	$300,000 00	$300,000 00
Amount of Bills in circulation, of five dollars and upwards,	71,378 00	105,745 00	64,700 00	105,275 00	125,790 00
Amount of Bills in circulation of a smaller denomination than five dollars,	22,633 00	18,894 00	17,503 00	45,715 00	54,779 00
Net profits on hand,	17,012 73	21,190 60	5,464 23	20,423 93	39,952 97
Balances due to other banks,	224 90	1,425 30	2,313 44	6,269 07	16,392 43
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	25,091 76	23,900 89	7,342 57	116,893 59	126,313 16
Cash deposited bearing interest,	450 00	– –	– –	– –	– –
Total amount due from the bank,	286,790 39	371,155 79	247,323 24	594,576 59	663,227 56
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	8,701 32	8,853 53	6,637 62	15,335 55	16,224 57
Real Estate,	– –	2,000 00	6,626 62	8,087 15	7,500 00

Bills of banks in this, and of the other New England States,	328 00	150 00	161 52	10,129 00	3,490 93
Balances due from other banks,	– –	– –	9,048 81	36,539 00†	36,594 88‡
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,	10,192 51*	26,892 22	– –	– –	– –
8 Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	267,568 56	333,260 04	224,848 67	524,485 89	599,417 18
Total amount of the Resources of the bank,	286,790 39	371,155 79	247,323 24	594,576 59	663,227 56
Rate and amount of Dividends since the last annual return, with dates,	April, 1859, 3 per cent., 4,500 00 October, 1859, 3½ per cent., 5,250 00	April, 1859, 3½ per cent., 7,000 00 October, 1859, 4 per cent., 8,000 00	April, 1859, 3 per cent., 4,500 00 October, 1859, 3½ per cent., 5,250 00	April, 1859, 3½ per cent., 10,500 00 October, 1859, 3 per cent., 9,000 00	April, 1859, 4 per cent., 12,000 00 October, 1859, 4 per cent., 12,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	14,693 80	19,439 14	4,086 60	18,156 89	38,055 66
Amount of Debts due to the bank, secured by a pledge on its stock,	– –	950 00	1,450 00	– –	1,500 00
Amount of Debts due and not paid, and considered doubtful,	1,500 00	– –	– –	9,294 00	– –

* "Payable on demand, with interest."

† "Payable on demand, $33,847.13."

‡ Answer to 12th and 13th questions.

	SPRINGFIELD.			WESTFIELD.	
	John Hancock.	Pynchon.	Springfield.	Hampden.	Westfield.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$150,000 00	$300,000 00	$150,000 00	$150,000 00
Amount of Bills in circulation of five dollars and upwards,	83,410 00	89,490 00	122,250 00	98,245 00	84,675 00
Amount of Bills in circulation of a smaller denomination than five dollars,	21,547 00	44,749 00	44,681 00	23,584 00	20,355 00
Net profits on hand,	6,523 17	16,435 67	25,929 60	20,563 45	4,848 30
Balances due to other banks,	2,384 94	5,521 44	984 99	370 36	17 61
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	53,625 01	64,062 96	53,466 12	42,206 54	31,442 01
Cash deposited bearing interest,	– –	– –	– –	– –	19,893 42
Total amount due from the bank,	317,490 12	370,259 07	547,311 71	334,969 35	311,231 34
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	15,468 97	6,412 71	11,528 72	7,993 49	4,816 34
Real Estate,	13,536 50	17,487 31	7,200 00	8,140 74	8,992 54

Bills of banks in this, and of the other New England States,	396 00	1,794 00	104 00	3,282 00	1,499 00
Balances due from other banks,	26,292 73	3,000 00	2,796 44	14,409 29	5,000 00
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,	– –	41,704 63	22,234 20	26,187 47	9,393 75
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	261,795 92	299,860 42	503,448 35	274,956 36	281,529 71
Total amount of the Resources of the bank,	317,490 12	370,259 07	547,311 71	334,969 35	311,231 34
Rate and amount of Dividends since the last annual return, with dates,	April, 1859, 3 per cent., 4,500 00	April, 1859, 4 per cent., 6,000 00	April, 1859, 3½ per cent., 10,500 00	April, 1859, 4 per cent., 6,000 00	April, 1859, 3 per cent., 4,500 00
	October, 1859, 3½ per cent., 5,250 00	October, 1859, 4 per cent., 6,000 00	October, 1859, 3½ per cent., 10,500 00	October, 1859, 4 per cent., 6,000 00	October, 1859, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	6,080 05	14,482 53	22,896 24	19,018 32	3,890 91
Amount of Debts due to the bank, secured by a pledge on its stock,	11,821 00	4,250 00	– –	– –	3,120 00
Amount of Debts due and not paid, and considered doubtful,	3,908 86	– –	5,200 00	293 00	4,608 26

	ADAMS.	GT. BARRINGTON.	LEE.	PITTSFIELD.	
	Adams.	Mahaiwe.	Lee.	Agricultural.	Pittsfield.
DUE FROM THE BANK.					
Capital Stock, ...	$350,000 00	$200,000 00	$300,000 00	$200,000 00	$500,000 00
Amount of Bills in circulation of five dollars and upwards, ...	153,130 00	110,450 00	85,820 00	82,125 00	353,575 00
Amount of Bills in circulation of a smaller denomination than five dollars, . . .	40,118 00	28,976 00	47,093 00	38,534 00	95,433 00
Net profits on hand, ...	4,319 04	27,478 49	8,081 85	38,794 88	7,905 11
Balances due to other banks, . . .	7,885 21	15,200 22	11,180 72	8,319 46	27,266 16
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, ...	41,660 72	31,662 10	37,413 68	74,323 55	98,890 58
Cash deposited bearing interest, . . .	3,463 00	– –	– –	– –	– –
Total amount due from the bank, . . .	600,575 97	413,766 81	489,589 25	442,096 89	1,083,069 85
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house, ...	7,080 54	6,136 10	6,958 62	8,965 70	12,491 70
Real Estate, ...	8,815 00	2,733 92	10,000 00	8,800 00	13,767 14

Bills of Banks in this, and of the other New England States, ...	925 00	6,826 60	410 00	1,469 00	2,667 00
Balances due from other banks, . . .	– –	11,026 52	– –	18,300 66	77,542 94
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	56,796 24	25,999 22*	32,220 85	50,562 69	105,818 14
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	526,959 19	361,044 45	439,999 78	353,998 84	870,782 93
Total amount of the Resources of the bank, .	600,575 97	413,766 81	489,589 25	442,096 89	1,083,069 85
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, 4 per cent., 14,000 00 October, 1859, 4 per cent., 14,000 00	April, 1859, 4 per cent., 8,000 00 October, 1859, 4 per cent., 8,000 00	April, 1859, 4 per cent., 12,000 00 October, 1859, 4 per cent., 12,000 00	April, 1859, 4 per cent., 8,000 00 October, 1859, 4 per cent., 8,000 00	April, 1859, 4 per cent., 20,000 00 October, 1859, 4 per cent., 20,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	5,032 26	25,973 30	6,947 11	37,083 60	3,004 51
Amount of Debts due to the bank, secured by a pledge on its stock, ...	– –	– –	4,500 00	– –	8,500 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	5,000 00	20,000 00	– –

* "Payable on demand, with interest."

	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.	
	Housatonic.	Neponset.	Dedham.	Blue Hill.	Mattapan.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$100,000 00	$300,000 00	$150,000 00	$100,000 00
Amount of Bills in circulation, of five dollars and upwards,	79,960 00	58,095 00	98,073 00	56,780 00	23,935 00
Amount of Bills in circulation of a smaller denomination than five dollars,	26,541 00	19,346 00	29,847 00	13,643 00	9,364 00
Net profits on hand,	2,190 31	19,159 27	46,876 61	6,351 34	8,426 03
Balances due to other banks,	13,443 98	– –	576 60	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	32,763 13	32,693 17	51,418 34	67,841 22	35,585 56
Cash deposited bearing interest,	– –	– –	12,359 08	– –	– –
Total amount due from the bank,	354,898 42	229,293 44	539,150 63	294,615 56	177,310 59
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	8,887 23	6,055 02	20,142 49	20,908 52	7,228 61
Real Estate,	2,500 00	– –	– –	6,000 00	6,000 00

Bills of banks in this, and of the other New England States, ...	2,896 00	3,757 16	3,568 00	1,587 00	31 00
Balances due from other banks, . . .	17,358 35	3,082 98	3,390 22	– –	14,175 30
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	3,000 00	16,445 91	10,077 89	21,735 71	– –
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	320,256 84	199,952 37	501,972 03	244,384 33	149,875 68
Total amount of the Resources of the bank, .	354,898 42	229,293 44	539,150 63	294,615 56	177,310 59
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, $3\frac{1}{2}$ per cent., 7,000 00	April, 1859, 4 per cent., 4,000 00	Nov., 1858, 4 per cent., 12,000 00	April, 1859, 4 per cent., 6,000 00	April, 1859, 4 per cent., 4,000 00
	October, 1859, 3 per cent., 6,000 00	October, 1859, 4 per cent., 4,000 00	May, 1859, 4 per cent., 12,000 00	October, 1859, 4 per cent., 6,000 00	October, 1859, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	171 42	18,042 59	32,636 45	4,885 31	11,900 00
Amount of Debts due to the bank, secured by a pledge on its Stock, ...	– –	200 00	718 00	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	1,391 33	– –	500 00	3,750 00	– –

	QUINCY.		RANDOLPH.	ROXBURY.	
	Mt. Wollaston.	Quincy Stone.	Randolph.	Peoples'.	Rockland.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Amount of Bills in circulation of five dollars and upwards,	37 460 00	51,560 00	68,400 00	56,405 00	41,600 00
Amount of Bills in circulation of a smaller denomination than five dollars,	14,234 00	12,893 00	20,508 00	21,502 00	28,513 00
Net profits on hand,	7,195 87	15,043 57	53,629 91	12,508 58	7,096 02
Balances due to other banks,	– –	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	70,754 03	63,276 55	103,891 19	105,445 97	87,962 67
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	279,643 90	292,773 12	396,429 10	345,861 55	315,171 69
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	10,579 83	7,508 46	14,078 15	40,297 92	15,973 68
Real Estate,	– –	5,000 00	– –	3,772 68	– –

Bills of banks in this, and of the other New England States, ...	2,482 20	4,524 41	512 00	785 00	9,334 44
Balances due from other banks, . . .	– –	– –	71,338 19	– –	– –
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	1,165 95	5,575 91	3,000 00	9,845 40	20,477 55
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	265,415 92	270,164 34	307,500 76	291,160 55	269,386 02
Total amount of the Resources of the bank, .	279,643 90	292,773 12	396,429 10	345,861 55	315,171 69
Rate and amount of dividends since the last annual return, with dates, ...	April, 1859, 4 per cent., 6,000 00	April, 1859, 4½ per cent., 6,750 00	April, 1859, 5 per cent., 7,500 00	April, 1859, 4 per cent., 6,000 00	April, 1859, 4 per cent., 6,000 00
	October, 1859, 4 per cent., 6,000 00	October, 1859, 4½ per cent., 6,750 00	Oct., '59, 5 per ct., 7,500 00 (Extra, 5 per ct.,) 7,500 00	October, 1859, 4 per cent., 6,000 00	October, 1859, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	5,832 45	14,421 55	49,320 53	11,619 90	6,406 25
Amount of Debts due to the bank, secured by a pledge on its stock, ...	– –	1,700 00	– –	3,000 00	700 00
Amount of Debts due and not paid, and considered doubtful, ...	3,543 61	550 00	– –	1,250 00	– –

	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.
	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.	Fairhaven.	Fall River.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$150,000 00	$100,000 00	$300,000 00	$350,000 00
Amount of Bills in circulation of five dollars and upwards,	70,915 00	61,961 00	26,265 00	40,085 00	103,180 00
Amount of Bills in circulation of a smaller denomination than five dollars,	19,072 00	16,240 00	14,119 00	9,681 00	19,573 00
Net profits on hand,	25,815 55	7,263 21	18,783 68	4,790 03	52,931 97
Balances due to other banks,	– –	– –	26 57	210 45	2,685 88
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	49,429 21	8,252 75	19,515 09	40,998 89	62,044 46
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	315,231 76	246,719 96	178,709 34	395,768 37	590,415 31
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	9,298 88	11,321 50	1,980 82	17,701 47	11,223 36
Real Estate,	6,000 00	1,000 00	7,500 00	3,000 00	8,000 00

Bills of banks in this, and of the other New England States, ...	3,357 00	909 00	1,876 85	1,770 00	1,099 54
Balances due from other banks, . . .	– –	2,605 38	5,697 79	18,212 17	11,581 60
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	15,099 00*	19,768 06	3,000 00	2,560 47	39,234 97
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	281,476 88	211,116 02.	158,653 88	352,524 26	519,275 84
Total amount of the Resources of the bank, .	315,231 76	246,719 96	178,709 34	395,768 37	590,415 31
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, 4 per cent., 6,000 00 October, 1859, 4 per cent., 6,000 00	Nov., 1858, 3 per cent., 4,500 00 May , 1859, 3 per cent., 4,500 00	– – – –	April, 1859, 3 per cent., 9,000 00 October, 1859, 3 per cent., 9,000 00	April, 1859, $3\frac{3}{7}$ per cent., 12,000 00 October, 1859, 4 per cent., 14,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	21,115 05	6,515 43	– –	2,496 05	49,654 35
Amount of Debts due to the bank, secured by a pledge on its stock, ...	600 00	– –	– –	4,770 00	4,000 00
Amount of Debts due and not paid, and considered doubtful, ...	1,352 28	7,227 48	– –	– –	– –

* "Of which $3,812.92 is bearing interest."

	FALL RIVER.			NEW BEDFORD.	
	Massasoit.	Metacomet.	Wamsutta.	Bedford Commercial.	Marine.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$600,000 00	$100,000 00	$600,000 00	$600,000 00
Amount of Bills in circulation of five dollars and upwards,	49,805 00	107,521 00	37,955 00	101,330 00	154,860 00
Amount of Bills in circulation of a smaller denomination than five dollars,	7,836 00	24,695 00	15,453 00	18,242 00	31,063 00
Net profits on hand,	20,056 79	47,645 07	5,548 67	18,965 24	46,166 88
Balances due to other banks,	271 62	4,253 64	– –	19,961 52	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	50,551 53	71,664 57	26,939 35	124,260 29	212,414 36
Cash deposited bearing interest,	– –	– –	– –	8,000 00	8,000 00
Total amount due from the Bank,	328,520 94	855,779 28	185,896 02	890,759 05	1,052,504 24
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	8,861 56	12,370 18	6,033 26	9,854 76	27,021 71
Real Estate,	– –	– –	– –	16,800 00	11,283 00

Bills of banks in this, and of the other New England States, ...	8,171 57	7,205 09	1,468 20	3,397 00	625 00
Balances due from other banks, . . .	– –	– –	17,486 44	58,802 66	– –
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	13,591 43	11,228 70	– –	4,032 05	76,687 66
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, . .	297,896 38	824,975 31	160,908 12	797,872 58	936,886 87
Total amount of the Resources of the bank, .	328,520 94	855,779 28	185,896 02	890,759 05	1,052,504 24
Rate and amount of Dividends since the last annual return, with dates, ...	January, 1859, 3½ per cent., 7,000 00	January, 1859, 3½ per cent., 21,000 00	January, 1859, 3½ per cent., 3,500 00	April, 1859, 3 per cent., 18,000 00	April, 1859, 3½ per cent., 21,000 00
	July, 1859, 3½ per cent., 7,000 00	July, 1859, 3½ per cent., 21,000 00	July, 1859, 3 per cent., 3,000 00	October, 1859, 3 per cent., 18,000 00	October, 1859, 3½ per cent., 21,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	15,162 54	32,158 90	3,157 00	15,765 88	43,628 80
Amount of Debts due to the bank, secured by a pledge on its stock, ...	700 00	– –	– –	– –	1,700 00
Amount of Debts due and not paid, and considered doubtful, ...	1,400 00	– –	1,500 00	606 00	3,973 98

	NEW BEDFORD—Con.		TAUNTON.		
	Mechanics'.	Merchants'.	Bristol County.	Machinists'.	Taunton.
DUE FROM THE BANK.					
Capital Stock,	$600,000 00	$600,000 00	$350,000 00	$200,000 00	$400,000 00
Amount of Bills in circulation, of five dollars and upwards,	124,453 00	191,905 00	91,885 00	83,490 00	140,485 00
Amount of bills in circulation of a smaller denomination than five dollars,	17,609 00	36,946 00	45,874 00	30,712 00	52,788 00
Net profits on hand,	26,073 09	77,161 80	50,338 36	58,818 87	64,334 56
Balances due to other banks,	444 33	9,179 29	2,957 92	11 19	5,970 53
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	101,540 12	233,553 59	113,000 24	60,917 13	194,288 76
Cash deposited bearing interest,	19,704 16	8,000 00	– –	– –	– –
Total amount due from the bank,	889,823 70	1,156,745 68	654,055 52	433,949 19	857,866 85
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	17,733 54	13,416 61	14,018 79	6,550 11	18,448 96
Real Estate,	9,000 00	8,000 00	10,000 00	– –	10,000 00

Bills of banks in this, and of the other New England States, ...	520 00	321 00	5,257 63	12,624 82	3,142 00
Balances due from other banks, . . .	471 50	– –	– –	14,761 59	118 31
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	16,341 97	37,116 05	10,917 03	14,061 72	50,151 64
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	845,756 69	1,097,892 02	613,862 07	385,950 95	776,005 94
Total amount of the Resources of the bank, .	889,823 70	1,156,745 68	654,055 52	433,949 19	857,866 85
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, 3 per cent., 18,000 00	April, 1859, 3½ per cent., 21,000 00	April, 1859, 4 per cent., 14,000 00	– –	April, 1859, 4 per cent., 16,000 00
	October, 1859, 3 per cent., 18,000 00	October, 1859, 3½ per cent., 21,000 00	October, 1859, 4 per cent., 14,000 00	– –	October, 1859, 4 per cent., 16,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	23,334 87	71,164 79	48,331 35	33,396 81	60,207 00
Amount of Debts due to the bank, secured by a pledge on its stock, ...	– –	400 00	500 00	– –	2,500 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	6,200 00	70,163 94	5,000 00

	ABINGTON.	HINGHAM.	NORTH BRIDGEWATER.	PLYMOUTH.
	Abington.	Hingham.	North Bridgewater.	Old Colony.
DUE FROM THE BANK.				
Capital Stock,	$150,000 00	$140,000 00	$100,000 00	$210,000 00
Amount of Bills in circulation, of five dollars and upwards,	67,200 00	92,610 00	65,655 00	124,435 00
Amount of Bills in circulation of a smaller denomination than five dollars,	20,129 00	27,098 00	18,436 00	40,237 00
Net profits on hand,	26,341 87	8,214 06	23,213 16	9,766 72
Balances due to other banks,	– –	– –	– –	626 44
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	28,929 15	33,857 07	40,080 99	62,417 95
Cash deposited bearing interest,	– –	– –	– –	7,131 04
Total amount due from the bank,	292,600 02	301,809 13	247,385 15	454,614 15
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	6,702 46	14,875 10	5,226 47	11,068 37
Real Estate,	5,988 16	5,500 00	– –	2,500 00

Bills of banks in this, and of the other New England States, ...	1,878 00	2,804 77	6,098 00	6,105 82
Balances due from other banks, . . .	5,000 00	1,875 34	– –	55,161 85
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	17,988 90	6,330 73	36,063 53	4,662 21
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	255,042 50	270,423 19	199,997 15	375,115 90
Total amount of the Resources of the bank, .	292,600 02	301,809 13	247,385 15	454,614 15
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, 4 per cent., 6,000 00 October, 1859, 4 per cent., 6,000 00	April, 1859, 3½ per cent., 4,900 00 October, 1859, 3½ per cent., 4,900 00	April, 1859, 4 per cent., 4,000 00 October, 1859, 4 per cent., 4,000 00	April, 1859, 3½ per cent., 7,196 00 October, 1859, 3½ per cent., 7,350 00*
Amount of Reserved Profits at the time of declaring the last dividend, . . .	21,000 00	4,739 79	19,805 63	8,013 53
Amount of Debts due to the bank, secured by a pledge on its stock, ...	500 00	800 00	– –	1,230 40
Amount of Debts due and not paid, and considered doubtful, ...	– –	400 00	– –	3,500 00

* "The April dividend was paid upon $205,600, the then capital stock."

	PLYMOUTH—Con.	WAREHAM.	FALMOUTH.	HARWICH.
	Plymouth.	Wareham.	Falmouth.	Bank of Cape Cod.
DUE FROM THE BANK.				
Capital Stock,	$150,000 00	$100,000 00	$100,000 00	$150,000 00
Amount of Bills in circulation of five dollars and upwards,	90,660 00	48,780 00	36,920 00	107,570 00
Amount of Bills in circulation of a smaller denomination than five dollars,	29,350 00	8,230 00	3,517 00	24,230 00
Net profits on hand,	4,340 32	20,375 47	10,123 15	8,524 41
Balances due to other banks,	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	35,220 09	22,762 78	9,281 98	21,011 48
Cash deposited bearing interest,	1,398 50	– –	– –	– –
Total amount due from the bank,	310,968 91	200,148 25	159,842 13	311,335 89
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	7,712 53	5,354 51	3,153 50	7,190 95
Real Estate,	2,500 00	5,000 00	4,300 00	3,625,81

Bills of banks in this, and of the other New England States, ...	7,511 86	7,001 00	1,988 00	2,580 00
Balances due from other banks, . . .	27,774 18	– –	– –	28,712 13
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	226 78	15,911 06	17,078 44	– –
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	265,243 56	166,881 68	133,322 19	269,227 00
Total amount of the Resources of the bank, .	310,968 91	200,148 25	159,842 13	311,335 89
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, 3 per cent., 4,500 00	January, 1859, 3 per cent., 3,000 00	April, 1859,	April, 1859, 4 per cent., 6,000 00
	October, 1859, 3 per cent., 4,500 00	July, 1859, 3 per cent., 3,000 00	October, 1859, 3 per cent., 3,000 00	October, 1859, 3½ per cent., 5,250 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	4,184 56	19,855 21	10,112 99	7,846 91
Amount of Debts due to the bank, secured by a pledge on its stock, ...	2,391 83	– –	1,650 00	5,550 00
Amount of Debts due and not paid, and considered doubtful, ...	2,736 68	– –	7,742 00	55 00

	PROVINCETOWN.	YARMOUTH.	EDGARTOWN.	NANTUCKET.
	Provincetown.	Barnstable.	Martha's Vineyard.	Pacific.
DUE FROM THE BANK.				
Capital Stock,	$100,000 00	$350,000 00	$100,000 00	$200,000 00
Amount of Bills in circulation, of five dollars and upwards,	85,795 00	232,320 00	50,075 00	93,575 00
Amount of Bills in circulation, of a smaller denomination than five dollars,	14,142 00	32,104 00	21,411 00	13,085 00
Net profits on hand,	6,414 12	49,153 19	13,429 01	46,646 94
Balances due to other banks,	– –	– –	186 83	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	27,127 97	26,564 95	18,722 36	139,519 31
Cash deposited bearing interest,	– –	– –	– –	– –
Total amount due from the bank,	233,479 09	690,142 14	203,824 20	492,826 25
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	7,319 61	20,052 27	5,573 98	12,670 03
Real Estate,	3,000 00	2,000 00	5,000 00	10,000 00

Bills of banks in this, and of the other New England States, ...	6,004 00	40 00	374 00	9,484 00
Balances due from other banks, . . .	12,207 17	– –	2,598 01	41,686 03
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, ...	5,000 00	73,666 90	20,444 96	18,926 92
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, .	199,948 31	594,382 97	169,833 25	400,059 27
Total amount of the Resources of the bank, .	233,479 09	690,142 14	203,824 20	492,826 25
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1859, $3\frac{1}{2}$ per cent., 3,500 00	April, 1859, 4 per cent., 14,000 00	April, 1859, 3 per cent., 3,000 00	April, 1859, 4 per cent., 8,000 00
	October, 1859, $3\frac{1}{2}$ per cent., 3,500 00	October, 1859, 4 per cent., 14,000 00	October, 1859, 3 per cent., 3,000 00	October, 1859, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	5,080 51	46,187 42	12,730 96	44,752 53
Amount of Debts due to the bank, secured by a pledge on its stock, ...	6,062 00	3,230 00	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	1,500 00	1,658 26	– –	3,000 00

AGGREGATES.

DUE FROM THE BANKS.	39 Banks in Boston.	137 Banks out of Boston.	Total—176 Banks.
Capital Stock,	$35,931,700 00	$28,587,500 00	$64,519,200 00
Amount of Bills in circulation of five dollars and upwards,	5,870,748 50	11,663,998 00	17,534,746 50
Amount of Bills in circulation of a smaller denomination than five dollars,	1,142,129 50	3,410,045 00	4,552,174 50
Net profits on hand,	3,298,854 99	2,855,977 96	6,154,832 95
Balances due to other banks,	6,571,484 49	365,557 64	6,937,042 13
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,	19,479,049 86	8,325,649 47	27,804,699 33
Cash deposited bearing interest,	957,397 14	486,941 41	1,444,338 55
Total amount due from the banks,	73,251,364 48	55,695,669 48	128,947,033 96
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their banking-houses,	5,803,175 87	1,729,471 22	7,532,647 09
Real Estate,	884,838 78	716,233 49	1,601,072 27

Bills of banks in this, and of the other New England States,	4,708,562 12	474,897 31	5,183,459 43
Balances due from other banks,	2,965,359 18	2,228,983 69	5,194,342 87
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,*	– –	2,018,188 95	2,018,188 95
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	58,889,428 53	48,527,894 82	107,417,323 35
Total amount of the Resources of the banks,	73,251,364 48	55,695,669 48	128,947,033 96
Rate and amount of Dividends since the last annual return, with dates,†	April, 1859, 1,171,450 00 October, 1859, 1,234,783 33	April, 1859, 1,027,071 00 October, 1859, 1,045,900 00	April, 1859, 2,198,521 00 October, 1859, 2,280,683 33
Amount of Reserved Profits at the time of declaring the last dividends,	2,749,785 35	2,531,041 22	5,280,826 57
Amount of Debts due to the banks, secured by pledges on their stock,	191,630 00	265,738 51	457,368 51
Amount of Debts due and not paid, and considered doubtful,	147,362 55	364,519 43	511,881 98
Amount of Stocks deposited with the Auditor,‡	412,900 00	– –	412,900 00

* This question refers only to Banks out of Boston.

† For rate of dividends, see next page.

‡ This question refers only to Banks organized under Act of 1851, Chap. 267.

STATEMENT OF DIVIDENDS.

Average dividend of 36 Banks in Boston, in April, (paid on $32,760,000 capital,) is $3\frac{57}{100}$ per cent.

Average dividend of 38 Banks in Boston, in October, (paid on $35,260,000 capital,) is $3\frac{50}{100}$ per cent.

Average dividend of 133 Banks out of Boston, in April, (paid on $28,000,000 capital,) is $3\frac{67}{100}$ per cent.

Average dividend of 134 Banks out of Boston, in October, (paid on $28,087,500 capital,) is $3\frac{72}{100}$ per cent.

Average dividend of 169 Banks in and out of Boston, in April, (paid on $60,760,000 capital,) is $3\frac{62}{100}$ per cent.

Average dividend of 172 Banks in and out of Boston, in October, (paid on $63,347,500 capital,) is $3\frac{61}{100}$ per cent.

The Attleborough and Machinists' Banks, and the Bank of Mutual Redemption, representing a capital of $861,700, have made no dividends in 1859. The Salem and Falmouth, none in April, and the Laighton none in October.

By Acts of the legislature of 1859, the Capital Stock of the North Bank, in Boston, was authorized to be increased $250,000, of which sum $110,000 is certified to have been paid in; that of the Atlas Bank, in Boston, was authorized to be increased, under the general Act of 1851, in the sum of $500,000, all of which is certified to have been paid in; and that of the Salem Bank was authorized to be reduced from $250,000 to $187,500—its present capital stock.

The Bass River Bank, of Beverly, being in the hands of Receivers, no statement of its condition appears in this abstract.

The following banks have failed to return correct answers to the questions, "Balances due from other banks" and "Amount of balances, &c., for redemption of bills," the amount returned by them including both:—Andover; Merchants', Newburyport; Naumkeag; Cambridge City; Chicopee; Mount Wollaston and Falmouth.

The following banks return the same answer to both questions:—Danvers; City, Lynn; Asiatic; Mercantile; Cambridge; Holyoke; Hampshire Manufacturers'; Franklin County; Merchants', New Bedford; Barnstable.

NOTE.—By reason of different interpretations of the requirements contemplated in the Blank Return prescribed by law, much incongruity prevails, and it is found necessary in some cases to seek explanation of the bank officers.

The meaning of questions embraced in the Return should be so apparent that but one construction could attach; conceding this as self-evident, an examination of the present requirements will clearly show the desirableness of a careful revision of the form of blank.

The failure to attain uniformity of "statement" may in a few instances be attributed to inadequateness of perception on the part of those making the return; but while this is true, it is not to be denied that there is good ground for difference of opinion in regard to the intent and meaning of some of the interrogatories.

In returning the "Amount of bills in circulation of five dollars and upwards," the Lynn Mechanics'; Merchants' and Mercantile of Salem; Appleton and Wamesit, of Lowell; Dedham; Wrentham; Cabot, of Chicopee; Mechanics', of New Bedford, and Metacomet, of Fall River, make the unit figure *less* than five. In two or three instances where dilapidated bills of five dollars have been returned to the bank of issue and redeemed at a depreciated valuation, the statements are, doubtless, correct; in the other cases, however, there is evidently an error, or a misconception of the proper form of rendering the statement.

The seventeenth question, requiring the "amount of reserved profits *at* the time of declaring the last dividend," is construed by some to have reference to the sum of accumulated profits before and at the time of declaring the dividend; and by others, correctly, to mean the balance of "*reserved* profits" on hand after *deducting* the dividend.

It is desirable and proper, in all cases where, in the answer to the second interrogatory upon the blank, the unit figure is less than five, to have stated in a note upon the margin of the Return, the occasion of the apparent incongruity. The explanation would be inserted in the abstract, and all doubt or conjecture thereby removed.

The following Table shows the Aggregates of the Banks in 1858:

DUE FROM THE BANKS.	36 Banks in Boston.	138 Banks out of Boston.	Total—174 Banks.
Capital Stock,	$33,072,500 00	$28,747,325 00	$61,819,825 00
Amount of Bills in circulation, of five dollars and upwards,	6,128,628 50	10,584,315 00	16,712,943 50
Amount of Bills in circulation, of a smaller denomination than five dollars,	1,013,767 25	3,112,727 25	4,126,494 50
Net profits on hand,	3,263,943 12	2,767,887 19	6,031,830 31
Balances due to other banks,	7,346,856 00	307,378 85	7,654,234 85
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,	22,170,870 92	8,367,282 28	30,538,153 20
Cash deposited bearing interest,	1,239,338 94	298,514 22	1,537,853 16
Total amount due from the banks,	74,235,904 73	54,185,429 79	128,421,334 52
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their banking-houses,	9,230,241 62	1,882,474 10	11,112,715 72
Real Estate,	879,262 31	705,622 56	1,584,884 87

Bills of banks in this, and of the other New England States,	4,452,311 54	481,116 40	4,933,427 94
Balances due from other banks,	3,973,265 35	2,393,456 06	6,366,721 41
Amount of balances in other banks to be applied to redemption of bills, and not bearing interest,*	– –	2,820,524 36	2,820,524 36
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other banks,	55,700,710 93	45,902,236 31	101,602,947 24
Total amount of the Resources of the banks,	74,235,791 75‡	54,185,429 79	128,421,221 54‡
Rate and amount of Dividends since the last annual returns, with dates,†	April, $3\frac{71}{100}$ per cent., 1,171,500 00 Oct., $3\frac{62}{100}$ per cent., 1,141,500 00	April, $3\frac{68}{100}$ per cent., 1,023,825 71 Oct., $3\frac{64}{100}$ per cent., 993,327 00	– –
Amount of Reserved Profits at the time of declaring the last dividends,	2,853,807 08	2,559,860 05	5,413,667 13
Amount of Debts due to the banks, secured by pledges on their stock,	393,477 56	362,787 29	756,264 85
Amount of Debts due and not paid, and considered doubtful,	335,538 29	687,093 00	1,022,631 29

* This refers only to banks out of Boston. † Dividends paid by 34 banks in Boston, and out of Boston by 132 banks in April, and 130 in October.

‡ The difference in Aggregates is $112.98,—being excess of expenses for furniture, &c., over earnings, of Bank of Mutual Redemption, in 1858.

CONDITION

OF THE

INSTITUTIONS FOR SAVINGS

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1859.

The official circular, requiring Returns from the Savings Banks, was issued by the Governor on the seventh day of November, and had reference to their condition on the last Saturday, being the twenty-ninth day of October, 1859.

All the Returns have been received, except that of the People's Five Cents Savings Bank, in Boston, which is in the hands of Receivers.

	BOSTON.			CHELSEA.	ANDOVER.
	Provident Institution for Savings.	Suffolk Savings Bank.	East Boston Savings Bank.	Chelsea Savings Bank.	Andover Savings Bank.
Number of Depositors,	30,200	9,496	518	1,036	1,277
Amount of Deposits,	$6,406,208 30	$2,616,230 34	$122,823 04	$63,399 13	$300,069 13
Public Funds,	464,520 00	320,765 95	– –	– –	– –
Loans on public funds,	17,000 00	– –	– –	– –	– –
Bank Stock,	1,048,680 00	317,850 00	33,491 87	19,500 00	55,500 00
Loans on bank stock,	13,300 00	5,000 00	7,790 00	– –	900 00
Deposits, in banks, bearing interest,	500,000 00	100,000 00	8,160 04	– –	9,566 71
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	2,975 00	15,000 00	– –	– –	– –
Invested in real estate,	51,500 00	– –	– –	– –	938 60
Loans in mortgage of real estate,	2,368,713 50	967,500 00	43,418 75	35,975 00	131,670 37
Loans to county, or town,	453,400 00	– –	– –	2,600 00	4,150 00
Loans on personal security,	1,588,766 66	974,437 50	28,840 00	– –	96,125 79

Cash on hand, ...	177,238 99	27,406 87	9,260 80	5,039 86	1,217 66
Rate and amount of ordinary Dividend for last year, ...	4 per cent., 225,800 97	4 per cent., 91,371 69	5 per cent., 4,773 52	5 per cent.	5 per cent., 11,352 53
Average annual per cent. of Dividends, of last five years, ...	8 per cent.	7 per cent.	7 per cent.	5 per cent.	7 per cent.
Annual Expenses of the institution, . .	21,415 04	10,415 12	727 00	103 37	600 00

Provident Institution for Savings.—Public Funds—Massachusetts Scrip, $220,520; United States Treasury Notes, 244,000.

Loans on Public Funds are—Massachusetts State Scrip, $8,000; City of Albany Scrip, 9,000.

The Bank Stock is owned as follows:—Atlantic, $21,500; Atlas, 45,000; Boston, 35,000; Columbian, 32,100; City, 31,500; Eagle, 31,500; Globe, 31,500; Granite, 34,000; Hamilton, 22,500; Hide and Leather, 30,000; Massachusetts, 22,500; Merchants', 130,000; Market, 36,400; New England, 23,900; North, 30,700; State, 39,480; Revere, 20,000; Suffolk, 30,000; Shoe and Leather Dealers', 50,000; Tremont, 56,200; Union, 31,200; Washington, 33,700; Webster, 230,000.

Loans on Bank Stock are—100 shares Tremont, $9,000; 30 shares Dedham, 2,500; 20 shares Atlas, 1,800.

Deposits in Banks bearing interest—Atlas, $100,000; Columbian, 100,000; Safety Fund, 50,000; Tremont, 50 000; Union, 100,000; Webster, 100,000.

Loan on Railroad Stock is—35 shares Nashua and Lowell, $2,975.

Suffolk Savings Bank, for Seamen and others.—Public Funds—Massachusetts Scrip, $66,000; United States Scrip, 10,000; United States Treasury Notes, 50,000; City of Boston Scrip, 143,000; City of Roxbury Scrip, 31,765 95; City of Cambridge, 20,000.

The Bank Stock is owned as follows:—150 shares Market, $10,500; 416 shares Atlas, 41,600; 150 shares Washington, 15,000; 100 shares Hamilton, 10,000; 175 shares State, 10,500; 150 shares Shoe and Leather Dealers', 15,000; 108 shares Granite, 10,800; 200 shares Revere, 20,000; 175 shares Bay State, 17,500; 100 shares Shawmut, 10,000; 150 shares City, 15,000; 200 shares Bank of Commerce, 20,000; 100 shares Hide and Leather, 10,000; 100 shares Union, 10,000; 113 shares Bank of North America, 11,300; 183 shares Merchants', 18,300; 250 shares Columbian, 25,000; 20 shares Massachusetts, 5,000; 375 shares Webster, 37,500; 50 shares Railroad, 3 750; 11 shares New England, 1,100.

Loan on Bank Stock is—70 shares Suffolk, $5,000.

Deposit in Bank bearing interest—in Columbian Bank, $100,000.

Loan on Railroad Stock is—169 shares Old Colony and Fall River, $15,000.

East Boston Savings Bank.—The Bank Stock is owned as follows:—27 shares Merchants', $2,771.87; 30 shares Webster, 3,000; 25 shares National, 2,500; 50 shares Bank of Commerce, 5,145; 100 shares Maverick, 10,000; 40 shares Howard, 4,065; 10 shares Traders', 1,010; 50 shares Bank of North America, 5,000.

Loans on Bank Stock are—Maverick, $7,790.

Deposit in Bank bearing interest is—Maverick, $8,160.04.

Chelsea Savings Bank.—The Bank Stock is owned as follows:—30 shares Tradesman's, $3,000; 10 shares North, 1,000; 20 shares Howard Bank, 2,000; 10 shares Bank of Commerce, 1,000; 20 shares National, 2,000; 14 shares Exchange, 1,400; 10 shares Bank of North America, 1,000; 20 shares Boylston, 2,000; 20 shares Atlas, 2,000; 8 shares Suffolk, 800; 13 shares Eagle, 1,300; 20 shares Eliot, 2,000.

Andover Savings Bank.—The Bank Stock is owned as follows:—Andover, $11,000; Bay State, 10,000; Webster, 5,000; Granite, 6,000; Blackstone, Boston, 6,000; Revere, 15,000; Safety Fund, 2,500.

Loan on Bank Stock is—10 shares Andover, $900.

Deposits in Bank bearing interest are—Andover, $7,068.38; Safety Fund, 2,498.33.

	DANVERS.	GLOUCESTER.	HAVERHILL.	LAWRENCE.	LYNN.
	Danvers Savings Bank.	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.	Lynn Institution for Savings.
Number of Depositors,	1,363	746	3,485	1,729	2,001
Amount of Deposits,	$269,408 07	$100,859 58	$701,069 91	$289,604 92	$297,895 49
Public Funds.	– –	– –	– –	5,000 00	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	85,666 67	65,729 66	200,200 00	93,000 00	39,700 00
Loans on bank stock,	2,900 00	– –	76,050 00	6,750 00	17,290 00
Deposits, in banks, bearing interest,	10,000 00	– –	20,000 00	– –	39,400 00
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	850 00	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	104,202 53	26,325 00	366,000 00	108,361 00	126,564 00
Loans to county, or town,	19,675 00	8,500 00	3,500 00	4,000 00	50,260 00
Loans on personal security,	27,751 00	3,400 00	12,350 00	68,775 00	24,971 00

Cash on hand, ...	19,212 87	2,776 35	22,119 91	12,439 88	626 52
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 10,916 36	5 per cent., 4,176 72	5 per cent., 29,994 56	4 per cent., 9,676 78	5 per cent., 12,605 94
Average annual per cent. of Dividends, of last five years, ...	7 per cent.	8 per cent.	7 per cent.	7½ per cent.	6½ per cent.
Annual Expenses of the institution, . .	750 00	300 00	1,479 09	436 75	691 75

Danvers Savings Bank.—The Bank Stock is owned as follows:—Village, $14,900; Washington, 6,000; Tremont, 1,300; Exchange, Boston, 8,000; National, 5,000; North America, 2,200; Bank of Commerce, 8,000; Howard, 4,500; Revere, 10,000; Warren, 5,600; Commercial, 666.67; Naumkeag, 500; Asiatic, 18,000; Rockport, 1,000.

Loan on Bank Stock is—34 shares Village, $2,900.

Deposit in Bank bearing interest is—Village, $10,000.

Cape Ann Savings Bank.—The Bank Stock is owned as follows:—66 shares Gloucester, $6,990.50; 37 shares Tremont, 3,666; 45 shares Village, 4,686.33; 41 shares Exchange, 4,185.70; 50 shares Safety Fund, 5,030; 25 shares Grocers', 2,455; 30 shares Bank of Commerce, 3,015.25; 7 shares Merchants', 711.25; 12 shares Atlas, 1,248; 5 shares Webster, 512.50; 61 shares Rockport, 6,409.50; 37 shares Shawmut, 3,972.88; 50 shares Blackstone, 5,106.25; 10 shares Globe, 1,100; 16 shares Freeman's, 1,720; 20 shares Howard, 2,000; 35 shares National, 3,560.50; 40 shares Atlantic, 4,260; 18 shares Eagle, 1,957.50; 31 shares Cape Ann, 3,142.50.

Haverhill Savings Bank.—The Bank Stock is owned as follows:—Essex, $16,700; Andover, 3,200; National, 20,000; Blackstone, 10,000; North, 10,000; Shawmut, 8,700; Columbian, 3,000; State, 600; Haverhill, 24,000; Bay State, 2,000; Bank of North America, 20,000; Howard, 10,000; Atlas, 10,000; Traders', 5,000; Eagle, 2,700; Merrimack, 13,500; Malden, 4,000; Exchange, 12,000; Webster, 10,000; Maverick, 10,000; Faneuil Hall, 4,000; Shoe and Leather Dealers', 800.

Loans on Bank Stock are—Haverhill, $8,050; Merrimack, 1,100; National, 1,500; Bunker Hill, 500; Union, Boston, 550; Essex, 7,200; Mechanics', Boston, 14,300; Faneuil Hall, 800; Atlas, 21,400; Malden, 7,800; Union, Haverhill, 6,350; Exchange, Boston, 4,800; Blackstone, 200; Merchants', Boston, 900; Abington, 600.

Deposits in Banks bearing interest are—Essex, $10,000; Haverhill, 10,000.

Loan on Railroad Stock is—Taunton Branch, $850.

Essex Savings Bank.—Public Funds—Massachusetts 6 per cent. Scrip, $5,000.

The Bank Stock is owned as follows:—200 shares Bay State, $20,000; 150 shares Webster, 15,000; 75 shares Merchants', Boston, 7,500; 50 shares Tremont, 5,000; 20 shares Shawmut, 2,000; 60 shares Suffolk, 6,000; 10 shares Union, Boston, 1,000; 50 shares Atlas, 5,000; 100 shares Revere, 10,000; 100 shares Safety Fund, 10,000; 40 shares Bank of Commerce, 4,000; 75 shares Bank of North America, 7,500.

Loan on Bank Stock is—95 shares Bay State, $6,750.

Lynn Institution for Savings.—The Bank Stock is owned as follows:—100 shares Lynn Mechanics', $10,000; 50 shares Laighton, 5,000; 35 shares City, Lynn, 3,500; 50 shares Columbian, 5,000; 50 shares Suffolk, 5,000; 50 shares Hide and Leather, 5,000; 22 shares New England, 2,200; 20 shares Shoe and Leather Dealers', 2,000; 20 shares Exchange, Boston, 2,000.

Loans on Bank Stock are—92 shares Laighton, $6,850; 43 shares Lynn Mechanics', 3,340; 15 shares City, 1,100; 20 shares Shoe and Leather Dealers', 1,800; 10 shares Exchange, 900; 10 shares Hide and Leather, 900; 22 shares Woburn, 2,000; 5 shares Worcester, 400.

Deposits in Banks bearing interest are—Commercial, $10,000; Lynn Mechanics', 29,400.

	NEWBURYPORT.	ROCKPORT.	SALEM.	SALISBURY.	CAMBRIDGE.
	Institution for Savings in Newburyport and its Vicinity.	Rockport Savings Bank.	Salem Savings Bank.	Provident Institution for Savings in the towns of Salisbury and Amesbury.	Saving Institution in Cambridge.
Number of Depositors,	6,150	309	9,590	1,638	1,571
Amount of Deposits,	$1,443,580 18	$23,310 95	$2,122,454 55	$302,948 23	$315,034 31
Public Funds,	7,000 00	– –	179,888 69	15,000 00	– –
Loans on public funds,	600 00	– –	– –	– –	– –
Bank Stock,	502,900 00	16,590 00	250,661 80	87,720 00	11,700 00
Loans on bank stock,	8,060 00	700 00	114,100 00†	4,500 00	6,000 00
Deposits, in banks, bearing interest,	25,270 00	– –	40,000 00	8,000 00	– –
Railroad Stock,	– –	– –	46,100 00	– –	– –
Loans on railroad stock,	25,364 00*	– –	5,000 00	– –	– –
Invested in real estate,	3,000 00	– –	– –	4,900 00	– –
Loans in mortgage of real estate,	396,010 26	5,306 00	327,155 07	54,901 00	230,818 02
Loans to county, or town,	230,600 00	– –	517,313 90	51,300 00	10,000 00
Loans on personal security,	245,941 87	– –	623,994 50	83,836 00	50,787 00

Cash on hand, ...	25,273 17	1,087 94	18,210 59‡	12,868 77	5,729 29
Rate and amount of ordinary Dividend for last year, ...	6 per cent.,	5 per cent.,	5 per cent.,	6 per cent.,	5 per cent.,
Average annual per cent. of Dividends, of	79,052 44	885 08	90,606 15	16,758 70	11,803 99
last five years, ...	6 per cent.	$6\frac{3}{5}$ per cent.	$6\frac{1}{2}$ per cent.	$6\frac{1}{10}$ per cent.	$7\frac{3}{4}$ per cent.
Annual Expenses of the institution, . .	2,738 02	75 00	3,774 35	475 00	1,075 00

Institution for Savings in Newburyport and Vicinity.—Public Funds—Massachusetts 6 per cent. Scrip, $7,000.

Loan on Public Funds is—$600 on Note of the Treasurer of Dukes County for $1,000.

Bank Stock is owned as follows:—Atlas, $50,000; Atlantic, 12,200; Boston, 11,850; Bank of Commerce, 15,700; City, Boston, 10,200; Columbian, 20,000; Eagle, 16,900; Exchange, Boston, 10,000; Faneuil Hall, 12,800; Globe, 8,300; Granite, 29,600; Hamilton, 10,000; Massachusetts, 8,250; Maverick, 13,500; Merchants', Boston, 34,200; New England, 5,000; North, 16,300; Revere, 10,000; Safety Fund, 10,000; Shoe and Leather Dealers', 15,600; State, 1,740; Suffolk, 2,200; Traders', 24,100; Tremont, 20,900; Union, Boston, 20,800; Washington, 30,300; Webster, 5,000; Mechanics', Newburyport, 20,500; Merchants', Newburyport, 45,710; Ocean, 5,250; Gloucester, 6,000.

Loans on Bank Stock are—22 shares Eagle, $1,250; 22 shares Union, Haverhill, 1,850; 13 shares Mechanics', Newburyport, 1,000; 8 shares Ocean, 360; 40 shares Atlas, 3,600.

Deposits in Banks bearing interest are—Ocean, $5,270; Union, Haverhill, 20,000.

Loans on Railroad Stock are—5 shares Fitchburg, $100; 8 shares East Boston Ferry Company, 264; 25 shares Fifty Associates, 25,000.

Rockport Savings Bank.—The Bank Stock is owned as follows:—10 shares Howard, $1,000; 15 shares National, 1,500; 20 shares Rockport, 2,050; 10 shares Village, 1,000; 15 shares Webster, 1,500; 4 shares Gloucester, 400; 16 shares Blackstone, 1,646; 3 shares Bass River, 300; 10 shares Tremont, 1,000; 21 shares Bank of Cape Ann, 2,094; 6 shares Granite, 690; 15 shares Bank of Commerce, 1,500; 10 shares Hide and Leather, 1,000; 10 shares Revere, 1,000.

Loan on Bank Stock is—Rockport, $700.

Salem Savings Bank.—Public Funds—Maine 6 per cent. Scrip, $1,000; United States 5 per cent. Scrip, 20,000; Ohio 6 per cent. Scrip, 78,669.37; Pennsylvania 5 per cent. Scrip, 80,219.32.

The Bank Stock is owned as follows:—Exchange, $4,133.33; Marblehead, 2,000; Asiatic, 7,470; Commercial, 3,200; Columbian, 21,000; City, 10,500; Salem, 2,700; Beverly, 625; Merchants', 40,533.47; Bank of Commerce, 60,000; Tremont, 12,500; Hide and Leather, 15,000; Revere, 20,000; North, 20,000; Safety Fund, 20,000; Bank of the Metropolis, 11,000.

Loans on Bank Stock are—Bank of Commerce and National, $5,000; Exchange, Boston, 9,000; Shoe and Leather Dealers', 1,400; Exchange and Rockland, 4,500; Merchants' and New England, 3,500; Laighton, 5,700.

Deposit in Bank bearing interest is—Merchants', $40,000.

Loans to Banks—Warren, $15,000; Merrimack, 20,000; Danvers, 20,000; Asiatic, 20,000; Laighton, 10,000.

The Railroad Stock is owned as follows:—Portland, Saco and Portsmouth, $36,100; Boston and Worcester Bonds, 10,000.

Loan on Railroad Stock is—Eastern, $5,000.

Provident Institution for Savings in the Towns of Salisbury and Amesbury.—Public Funds—Massachusetts 6 per cent. Scrip, $15,000.

The Bank Stock is owned as follows:—25 shares Eliot, $2,500; 15 shares Atlantic, 1,500; 40 shares Webster, 4,000; 20 shares Maverick, 2,000; 15 shares New England, 1,500; 50 shares Hide and Leather, 5,000; 25 shares Columbian, 2,500; 25 shares Union, Boston, 2,500; 31 shares Tremont, 3,100; 43 shares Boston, 2,150; 25 shares Globe, 2,500; 25 shares Shoe and Leather Dealers', 2,500; 20 shares Howard, 2,000; 25 shares Eagle, 2,500; 45 shares Merchants', Boston, 4,500; 12 shares Granite, 1,200; 37 shares Shawmut, 3,700; 13 shares Faneuil Hall, 1,300; 38 shares Suffolk, 3,800; 40 shares Bank of Commerce, 4,000; 52 shares State, 3,120; 10 shares City, 1,000; 30 shares Blackstone, Boston, 3,000; 20 shares Boylston, 2,000; 50 shares Exchange, Boston, 5,000; 50 shares Atlas, 5,000; 8 shares Traders', 800; 41 shares Grocers', 400; 45 shares Bay State, 4,500; 42 shares Railroad, 3,150; 50 shares Powow River, 5,000.

Loan on Bank Stock is—50 shares Howard, $4,500.

Deposit in Bank bearing interest is—Powow River, $8,000.

Savings Institution in Cambridge.—The Bank Stock is owned as follows:—20 shares Bank of Commerce, $2,044; 7 shares Cambridge, 630; 25 shares Charles River, 2,526; 15 shares Lechmere, 1,500; 50 shares Revere, 5,000.

Loans on Bank Stock are—20 shares Merrimack, 10 shares City, and 1 share Union, Boston, $2,300; 20 shares Fitchburg, 1,700; 25 shares New England, 2,000.

* Loans on Railroad Stock includes $264 on 8 shares East Boston Ferry Company, and $25,000 on 25 shares Fifty Associates' Corporation.

† Loans on Bank Stock includes $85,000 loaned to banks. ‡ Included in cash on hand is the sum of $12,550.17, on deposit in Merchants' Bank.

	CAMBRIDGEPORT.	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.
	Cambridgeport Savings Bank.	Warren Institution for Savings.	Middlesex Institution for Savings.	Framingham Savings Bank.	City Institution for Savings.
Number of Depositors,	576	4,519 5	2,255	867	5,201
Amount of Deposits,	$93,631 86	$1,156,201 61	$560,063 26	$176,054 03	$1,373,841 95
Public Funds,	– –	60,000 00	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	12,095 33	38,179 00	174,500 00	50,200 00	215,400 00
Loans on bank stock,	– –	5,175 00	14,300 00	22,950 00	73,300 00
Deposits, in banks, bearing interest,	18,000 00	25,000 00	5,000 00	– –	70,000 00
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	8,450 00	8,900 00	– –	– –
Invested in real estate,	– –	35,427 11	– –	1,500 00	– –
Loans in mortgage of real estate,	25,054 88	736,583 00	266,246 00	64,191 50	511,530 00
Loans to county, or town,	14,500 00	103,600 00	85,585 00	21,250 77	375,075 00
Loans on personal security,	25,000 00	125,700 00	43,888 00	12,800 00	129,700 00

Cash on hand, ...	935 69	18,087 50	10,513 52	2,963 24	*
Rate and amount of ordinary Dividend for last year, ...	4 per cent., 2,071 74	4 per cent.	4 per cent.	4 per cent., 5,238 76	5 per cent., 55,588 53
Average annual per cent. of Dividends, of last five years, ...	8 per cent.	$7\frac{6}{10}$ per cent.	7 per cent.	$6\frac{1}{2}$ per cent.	$7\frac{22}{100}$ per cent.
Annual Expenses of the institution, . .	239 00	3,213 12	1,005 00	600 00	2,627 36

Cambridgeport Savings Bank.—The Bank Stock is owned as follows:—40 shares Cambridge, $4,175; 40 shares Eliot, 3,995.33; 25 shares Webster, 2,525; 14 shares Cambridge City, 1,400.

Deposit in Bank bearing interest is—Cambridge, $18,000.

Warren Institution for Savings.—Public Funds—Treasury Notes, 60,000. The Bank Stock is owned as follows:—20 shares City, $1,980; 114 shares Bunker Hill, 11,552; 49 shares Shoe and Leather Dealers', 5,233; 30 shares State, 1,815; 35 shares Market, 2,765; 48 shares Eagle, 4,834; 100 shares Hide and Leather, 10,000.

Loans on Bank Stock are—34 shares Bunker Hill, $3,000; 33 shares Railroad and 4 shares Bunker Hill, 2,175.

Deposit in Banks bearing interest is—Hide and Leather, $25,000.

Loans on Railroad Stock are—141 shares Fitchburg, $8,000; 7 shares Fitchburg, 450.

Middlesex Institution for Savings.—The Bank Stock is owned as follows:—Grocers', $4,000; Revere, 15,000; National, 10,000; Webster, 15,000; Merchants', Boston, 16,000; City, Boston, 10,000; State, 9,000; Hamilton, 1,400; Granite, 2,500; Shoe and Leather Dealers', 10,000; Traders', 1,500; Bank of Commerce, 15,000; Tremont, 6,200; Bank of North America, 7,500; Eagle, 10,000; Columbian, 5,000; Shawmut, 5,000; Faneuil Hall, 5,000; Eliot, 10,000; Howard, 5,000; Concord, 10,000; Lowell, 900; Framingham, 500.

Loans on Bank Stock are—20 shares Prescott and 12 shares Fitchburg Railroad, $2,000; 100 shares Boston, 37 Webster, and 22 Shoe and Leather Dealers', 10,000; 10 shares Concord and 15 shares Fitchburg Railroad, 1,600; 10 shares Concord, 700.

Deposit in Bank bearing interest is—Safety Fund, $5,000.

Loans on Railroad Stock are—94 shares Fitchburg, $4,400; 30 shares Western, 2,500; 20 shares Fitchburg, 11 Western, and 5 Concord Bank, 2,000.

Framingham Savings Bank.—The Bank Stock is owned as follows:—Safety Fund, $18,000; Hide and Leather, 7,000; Eliot, 5,200; Howard, 5,500; Granite, 2,000; Maverick, 2,500; Webster, 1,500; Traders', 1,000; Bank of Commerce, 5,000; National, 500; Framingham, 2,000.

Loans on Bank Stock are—Framingham, $6,700; Cambridge Market, 2,000; Bank of Metropolis, 1,000; Eliot, 5,400; Bank of Commerce, 2,700; Safety Fund, 1,800; Hide and Leather, 1,000; Exchange, Boston, 2,000; Traders', 1,000; Granite, 1,000; Howard, 2,000.

City Institution for Savings.—The Bank Stock is owned as follows:—Appleton, $20,000; Prescott, 13,500; Wamesit, 10,000; Railroad, 900; Tremont, 12,700; Boylston, 4,000; Shawmut, 5,000; Exchange, 5,000; Granite, 13,500; National, 13,500; Blackstone, 15,000; Eliot, 5,000; Webster, 10,000; Atlas, 4,700; Safety Fund, 25,000; Revere, 15,000; Bank of Commerce, 14,100; Bank of North America, 19,000; Pemberton, 5,000; Bay State, 2,500; Bunker Hill, 2,000.

Loans on Bank Stock are—164 shares Appleton, $13,900; 46 shares Atlas, 25 Webster, and 10 North America, 7,200; 123 shares Exchange, 11,000; 60 shares Exchange and 25 Safety Fund, 7,500; 220 shares Atlas, 19,000; 10 shares Bunker Hill and 15 Wamesit, 1,800; 10 shares Prescott, 900; 10 shares Appleton and 15 Wamesit, 2,000; 112 shares Revere, 10,000.

Deposits in Banks bearing interest are—Bank of Commerce, $48,000; Wamesit, 12,000; Merchants', Lowell, 10,000.

* Due Appleton Bank on over draft, $1,163.05.

	LOWELL—Con.	NEWTON.	WALTHAM.	CLINTON.	FITCHBURG.
	Lowell Institution for Savings.	Institution for Savings in the town of Newton.	Waltham Savings Bank.	Clinton Savings Bank.	Fitchburg Savings Bank.
Number of Depositors,	5,408	179	1,089	369	2,828
Amount of Deposits,	$1,252,786 57	$19,476 51	$125,275 09	$60,635 78	$580,781 36
Public Funds,	– –	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	229,660 00	1,700 00	9,492 00	– –	114,300 00
Loans on bank stock,	25,000 00	– –	– –	4,500 00	5,950 00
Deposits, in banks, bearing interest,	459,000 00	– –	– –	5,082 00	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	20,334 06	– –	– –	– –	– –
Loans in mortgage of real estate,	124,800 00	12,944 00	75,979 80	26,100 00	275,515 62
Loans to county, or town,	392,025 00	1,000 00	– –	5,000 00	51,500 00
Loans on personal security,	– –	2,910 00	31,490 00	22,013 94	145,816 45

Cash on hand, ...	1,967 51	1,322 55	9,492 00	5,238 21	2,694 14
Rate and amount of ordinary Dividend for last year, ...	4 per cent., 38,605 37	5 per cent., 790 35	5 per cent., 4,602 02	5 per cent., 2,240 00	5 per cent., 23,290 93
Average annual per cent. of Dividends, of last five years, ...	$7\frac{3}{8}$ per cent.	$6\frac{1}{2}$ per cent.	6 per cent.	$5\frac{7}{10}$ per cent.	7 per cent.
Annual Expenses of the Institution, . .	2,500 00	55 00	300 00	161 25	825 00

Lowell Institution for Savings.—The Bank Stock is owned as follows:—Eagle, $37,500; Lowell, 16,300; Bank of Commerce, 23,000; Granite, 21,600; Bank of North America, 20,000; Globe, 15,000; New England, 14,600; State, 12,960; City, 12,000; Hamilton, 12,000; Market, 9,100; Bunker Hill, 7,000; Railroad, 5,100; Tremont, 5,000; Boston, 4,500; Traders', 14,000.

Loans on Bank Stock are—$14,000 on 17,900 Lowell; 10,000 on 12,000 Granite; 1,000 on 1,200 Wamesit.

Deposits in Banks bearing interest are—National, $100,000; Granite, 75,000; Traders', 65,000; Bank of Commerce, 65,000; Bank of Mutual Redemption, 74,000; Columbian, 50,000; Lowell, 30,000.

Institution for Savings in the Town of Newton.—The Bank Stock is owned as follows: 11 shares Newton, $1,100; 6 shares Bank of Brighton, 600.

Waltham Savings Bank.—The Bank Stock is owned as follows:—Waltham, $3,992; Newton, 500; Revere, 5,000.

Clinton Savings Bank.—No Public Funds or Bank Stock. Loan on Bank Stock is—50 shares Lancaster, $4,500.

Deposit in Bank bearing interest is—City, Worcester, $5,082.

Fitchburg Savings Bank.—The Bank Stock is owned as follows:—Revere, $10,000; Safety Fund, 16,600; North, 5,000; Webster, 5,000; Bank of North America, 3,000; National, 10,000; Howard, 10,000; Merchants', 22,500; City, Worcester, 10,000; Quinsigamond, 3,000; Rollstone, 9,200; Fitchburg, 10,000.

Loans on Bank Stock are—20 shares Fitchburg, $1,800; 44 shares Fitchburg, 3,700; 5 shares Townsend, 450.

	LANCASTER.	MILFORD.	MILLBURY.	N. BROOKFIELD.	SOUTHBRIDGE.
	Lancaster Savings Bank.	Milford Savings Bank.	Millbury Savings Bank.	North Brookfield Savings Bank.	Southbridge Savings Bank.
Number of Depositors,	1,126	642	183	241	794
Amount of Deposits,	$216,774 50	$79,846 30	$24,380 57	$16,126 43	$130,573 79
Public Funds,	– –	– –	– –	– –	15,000 00
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	30,100 00	8,824 00	4,690 00	2,452 00	13,000 00
Loans on bank stock,	10,810 00	18,215 00	1,700 00	– –	17,350 00
Deposits, in banks, bearing interest,	– –	– –	– –	– –	17,000 00
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	122,945 00	14,966 00	14,350 00	6,100 00	29,850 00
Loans to county, or town,	6,000 00	3,000 00	1,800 00	1,945 00	8,000 00
Loans on personal security,	47,151 34	32,903 65	1,500 00	6,112 83	32,350 00

Cash on hand, ...	7,204 48	2,968 11	495 98	648 89	18 43
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 9,027 62	5 per cent.	5 per cent., 857 93	5 per cent.	5 per cent., 5,156 23
Average annual per cent. of Dividends, of last five years, ...	7 per cent.	7 per cent.	$6\frac{7}{8}$ per cent.	Less than 5 years.	$6\frac{3}{5}$ per cent.
Annual Expenses of the institution, . .	313 25	240 00	85 00	60 00	420 55

Lancaster Savings Bank.—The Bank Stock is owned as follows:—50 shares Lancaster, $5,000; 50 shares City, Lynn, 5,000; 50 shares Webster, 5,000; 50 shares Eliot, 5,000; 30 shares Granite, 3,000; 20 shares Howard, 2,000; 11 shares Grocers', 1,100; 40 shares Bank of Commerce, 4,000.

Loan on Bank Stock is—Lancaster, $10,810.

Milford Savings Bank.—The Bank Stock is owned as follows:—30 shares Milford, $3,216; 27 shares Hopkinton, 2,808; 28 shares Hide and Leather, 2,800.

Loans on Bank Stock are—218 shares Milford, $17,315; 12 shares Wrentham, 900.

Millbury Savings Bank.—The Bank Stock is owned as follows:—10 shares Millbury, $1,000; 5 shares Quinsigamond, 500; 10 shares Central, 1,050; 20 shares Atlas, 2,140.

Loans on Bank Stock are—15 shares Millbury, $1,000; 8 shares Millbury, 700.

North Brookfield Savings Bank.—The Bank Stock is owned as follows:—20 shares Safety Fund, $2,012; 4 shares Hampshire Manufacturers', 440.

Southbridge Savings Bank.—Public Funds—Massachusetts 5 per. cent Scrip, $5,000; Massachusetts 6 per cent. Scrip, 10,000.

The Bank Stock is owned as follows:—95 shares Southbridge, $9,500; 10 shares Merchants', Boston, 1,000; 7 shares New England, 700; 18 shares Washington, 1,800.

Loans on Bank Stock are—169 shares Southbridge, $14,560; 21 shares Southbridge and 10 shares Revere, 2,790.

Deposit in Bank bearing interest is—Southbridge, $17,000.

	WINCHENDON.	WORCESTER.		NORTHAMPTON.	WARE.
	Winchendon Savings Bank.	Worcester County Institution for Savings.	Worcester Mechanics' Savings Bank.	Northampton Institution for Savings.	Ware Savings Bank.
Number of Depositors,	229	11,274	2,192	788	1,241
Amount of Deposits,	$18,397 64	$2,374,366 48	$523,131 96	$113,833 60	$251,527 17
Public Funds,	– –	50,000 00	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	4,100 00	422,050 00	53,700 00	29,000 00	62,000 00
Loans on bank stock,	– –	14,010 00	44,750 00	6,710 00	17,470 00
Deposits, in banks, bearing interest,	– –	– –	30,312 31	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	7,170 15	1,319,552 27	235,350 00	44,557 46	69,772 00
Loans to county, or town,	– –	153,010 10	– –	1,150 00	13,879 00
Loans on personal security,	3,352 50	369,299 14	171,375 00	30,866 88	87,330 00

Cash on hand, ...	4,163 04	65,653 58	839 67	3,580 93	5,176 37
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 688 13	5 per cent., 99,227 01	5 per cent., 19,571 60	5 per cent., 4,710 19	5½ per cent. - -
Average annual per cent. of Dividends, of last five years, ...	Less than 5 years.	7¼ per cent.	7 per cent.	6¼ per cent.	7 per cent.
Annual Expenses of the institution, . .	60 00	4,317 21	1,522 39	361 84	1,000 00

Winchendon Savings Bank.—The Bank Stock is owned as follows:—5 shares Rollstone, $500; 20 shares Merchants', Boston, 2,000; 16 shares Safety Fund, 1,600.

Worcester County Institution for Savings.—Public Funds—United States Treasury Notes, $50,000.

The Bank Stock is owned as follows:—Atlantic, $5,400; Atlas, 18,500; Bank of Commerce, 12,100; City, Boston, 20,700; Eagle, 4,200; Exchange, Boston, 2,000; Granite, 19,900; Hamilton, 10,000; Howard, 10,000; Hide and Leather, 1,000; Massachusetts, 10,000; Merchants', Boston, 20,000; National, 10,000; New England, 10,200; North, 4,000; Revere, 20,000; Shawmut, 8,600; State, 2,400; Safety Fund, 25,000; Traders' 2,300; Union, Boston, 1,500; Washington, 4,500; Webster, 30,000; Blackstone, Uxbridge, 1,000; Fitchburg, 5,100; Lancaster, 2,000; Leicester, 4,000; Millbury, 5,050; Oxford, 4,800; Southbridge, 3,000; Central, 34,300; Citizens', 24,800; City, Worcester, 20,000; Mechanics', Worcester, 7,000; Quinsigamond, 16,000; Worcester, 38,200; Grocers', 4,500.

Loans on Bank Stock are—$3,500 on 4,000 Milford; 300 on 800 Suffolk; 400 on 1,000 Worcester; 1,800 on 2,000 Southbridge; 1,100 on 1,400 Quinsigamond; 1,100 on 2,000 Mechanics', Worcester; 1,000 on 700 Leicester, 300 Mechanics', Worcester, and 200 Central; 450 on 500 Leicester; 3,960 on 4,400 Worcester; 400 on 500 Lancaster.

Worcester Mechanics' Savings Bank.—The Bank Stock is owned as follows:—Mechanics', Worcester, $8,500; Worcester, 4,500; City, Worcester, 10,000; Central, 1,700; Quinsigamond, 1,000; Bank of Commerce, 12,000; Granite, 6,000; Revere, 10,000.

Loans on Bank Stock are—Mechanics', Worcester, $24,850; Mechanics' and City, Worcester, 19,000; Blackstone, Uxbridge, 900.

Deposit in Bank bearing interest is—Mechanics', $30,312.31.

Northampton Institution for Savings.—The Bank Stock is owned as follows: 5 shares Northampton, $500; 10 shares Holyoke, 1,000; 40 shares City, Worcester, 4,000; 20 shares Webster, 2,000; 25 shares State, 1,500; 20 shares Granite, 2,000; 20 shares Bank of North America, 2,000; 20 shares National, 2,000; 20 shares Shawmut, 2,000; 20 shares Bank of Commerce, 2,000; 20 shares Merchants', Boston, 2,000; 20 shares Traders', 2,000; 10 shares Exchange, Boston, 1,000; 20 shares Washington, 2,000; 30 shares Safety Fund, 3,000.

Loans on Bank Stock are—5 shares Bank of Commerce, $450; 10 shares Northampton and 10 shares City, Worcester, 1,800; 13 shares Northampton, 900; 5 shares Webster, 5 shares Hampshire Manufacturers', and 3 shares National, 1,170: 11 shares Holyoke, 890; 6 shares Union, 500; 8 shares Conway, 450; 6 shares Holyoke, 550.

Ware Savings Bank.—The Bank Stock is owned as follows:—Hampshire Manufacturers', $10,000; Webster, 10,000; Revere, 10,000; Granite, 5,000; National, 5,000; Safety Fund, 5,000; City, Worcester, 5,000; Bank of North America, 3,000; Washington, 3,000; Eliot, 3,000; Bank of Commerce, 3,000.

Loans on Bank Stock are—141 shares Hampshire Manufacturers', $11,100; 36 shares Monson, 1,900; 26 shares Mechanics', Worcester, 2,170; 14 shares Hampshire Manufacturers' and 15 shares Southbridge, 1,400; 5 shares Lancaster and 5 shares Greenfield, 900.

	CHICOPEE.	HOLYOKE.	SPRINGFIELD.		WESTFIELD.
	Chicopee Savings Bank.	Holyoke Savings Bank.	Hampden Savings Bank.	Springfield Institution for Savings.	Westfield Savings Bank.
Number of Depositors,	318	167	690	3,274	487
Amount of Deposits,	$44,337 16	$19,598 00	$156,827 86	$751,428 75	$69,296 58
Public Funds,	1,010 17	– –	– –	10,000 00	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	3,090 00	2,272 00	61,285 50	199,850 00	4,400 00
Loans on bank stock,	1,300 00	500 00	7,300 00	3,000 00	9,400 00
Deposits, in banks, bearing interest,	– –	– –	– –	– –	19,893 42
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	21,090 00	11,006 83	48,340 00	375,302 40	17,828 00
Loans to county, or town,	– –	1,400 00	– –	27,577 00	2,000 00
Loans on personal security,	19,020 00	4,825 00	40,606 84	122,774 00	15,255 00

Cash on hand, ...	– –	– –	2,490 51	16,150 43	520 16
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 1,443 75	5 per cent., 684 66	5 per cent., 6,249 21	5 per cent. – –	6 per cent. – –
Average annual per cent. of Dividends, of last five years, ...	7 per cent.	Less than 5 years.	6½ per cent.	6¼ per cent.	6½ per cent.
Annual Expenses of the institution, . .	150 00	166 87	550 00	2,258 86	55 00

Chicopee Savings Bank.—Public Funds—$1,000 United States Treasury Note, $1,010.17.
The Bank Stock is owned as follows:—32 shares Cabot, $3,090.
Loan on Bank Stock is—15 shares Cabot, $1,300.

Holyoke Savings Bank.—The Bank Stock is owned as follows:—12 shares Agawam, $1,232; 10 shares Hadley Falls, 1,040.
Loan on Bank Stock is—$500. [Name of Bank not stated.]

Hampden Savings Bank.—The Bank Stock is owned as follows:—48 shares Bank of Commerce, $4,933.50; 10 shares Monson, 1,000; 16 shares Hadley Falls, 1,640; 20 shares Cabot, 2,130; 50 shares Hide and Leather, 5,000; 83 shares Safety Fund, 8,300; 83 shares Revere, 8,300; 40 shares Webster, 4,292; 80 shares Merchants', Boston, 8,810; 164 shares Agawam, 16,880.
Loans on Bank Stock are—12 shares Agawam, $1,000; 6 shares do., 500; 8 shares do., 500; 5 shares Lee, 400; 15 shares Pynchon and 5 shares Springfield, 1,800; 17 shares Agawam and 5 shares Hadley Falls, 2,000; 7 shares John Hancock, 600; 10 shares Pynchon, 500.

Springfield Institution for Savings.—Public Funds—Ten $1,000 United States 5½ per cent. Treasury Notes, $10,000.
The Bank Stock is owned as follows:—38 shares Atlantic, $3,800; 252 shares Atlas, 25,200; 51 shares Blackstone, 5,100; 15 shares Boston, 750; 115 shares City, 11,500; 50 shares Columbian, 5 000; 100 shares Bank of Commerce, 10,000; 25 shares Eagle, 2,500; 30 shares Eliot, 3,000; 20 shares Exchange, 2,000; 140 shares Granite, 14,000; 30 shares Hamilton, 3,000; 100 shares Howard, 10,000; 69 shares Merchants', 6,900; 70 shares North, 7,000; 150 shares Bank of North America, 15,000; 50 shares Revere, 5,000; 50 shares Safety Fund, 5,000; 100 shares Shawmut, 10,000; 120 shares State, 7,200; 100 shares Traders', 10,000; 62 shares Tremont, 6,200; 5 shares Union, 500; 26 shares Washington, 2,600; 19 shares Webster, 1,900; 30 shares Agawam, 3,000; 25 shares Chicopee, 2,500; 22 shares Pynchon, 2,200; 100 shares Springfield, 10,000; 80 shares Cabot, 8,000; 10 shares Hadley Falls, 1,000.
Loans on Bank Stock are—28 shares Greenfield, $1,500; 12 shares Monson and 5 shares Conway, 1,500.

Westfield Savings Bank.—The Bank Stock is owned as follows: Westfield, $3,700; Hampden, 200; Conway, 500.
Loan on Bank Stock is—106 shares Westfield, $9,400.
Deposit in Bank bearing interest is—Westfield, $19,893.42.

	GREENFIELD.	ADAMS.	LEE.	PITTSFIELD.	CANTON.
	Franklin Savings Institution.	North Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.	Canton Institution for Savings.
Number of Depositors,	1,958	246	428	910	519
Amount of Deposits,	$401,260 14	$40,129 92	$52,666 78	$174,684 97	$87,948 44
Public Funds,	10,362 50	– –	– –	8,000 00	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	75,383 75	8,000 00	11,877 83	70,300 00	5,050 00
Loans on bank stock,	11,450 00	2,200 00	– –	5,700 00	3,300 00
Deposits, in banks, bearing interest,	– –	3,563 00	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	146,275 00	500 00	18,650 00	15,800 00	49,170 00
Loans to county, or town,	50,050 00	6,092 91	5,700 00	10,000 00	2,900 00
Loans on personal security,	113,539 64	22,975 00	16,250 37	64,553 50	26,830 00

Cash on hand, ...	4,788 97	181 03	720 98	5,722 76	698 44
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 16,859 58	5 per cent., 1,844 17	6 per cent., 2,606 59	5 per cent., 6,305 06	5 per cent., 3,495 97
Average annual per cent. of Dividends, of last five years, ...	7 per cent.	$6\frac{1}{2}$ per cent.	$6\frac{1}{5}$ per cent.	7 per cent.	$6\frac{1}{2}$ per cent.
Annual Expenses of the institution, . .	650 00	158 20	201 00	555 55	263 91

Franklin Savings Institution.—Public Funds—United States 6 per cent. Stock, $5,362.50; United States 5 per cent. Stock, 5,000.

The Bank Stock is owned as follows:—204 shares Bank of Commerce, $20,810; 5 shares Faneuil Hall, 538.75; 60 shares Hide and Leather, 3,150; 67 shares Merchants', Boston, 7,350; 65 shares Bank of North America, 6,782.50; 83 shares Revere, 8,300; 166 shares Safety Fund, 16,600; 15 shares Traders', 1,578.75; 102 shares Webster, 10,273.75.

Loans on Bank Stock are—15 shares Franklin, $1,350; 15 shares Franklin and 30 shares Greenfield, 4,000; 26 shares Greenfield, 2,300; 12 shares Shelburne, 1,000; 17 shares Greenfield, 1,500; 8 shares do., 400; 20 shares Conway, 900.

North Adams Savings Bank.—The Bank Stock is owned as follows:—Adams, $3,500; Pittsfield, 2,500; Lee, 2,000.

Loans on Bank Stock are—Adams, $1,000; do., 3,563; Pittsfield, 1,200.

Lee Savings Bank.—The Bank Stock is owned as follows:—Lee, $7,344.50; Adams, 4,533.33.

Loans to County or Town are—Town of Lee, $3,700; Town of Lenox, 1,000; County of Berkshire, 1,000.

Berkshire County Savings Bank.—Public Funds—United States 5 per cent. Scrip, $8,000.

The Bank Stock is owned as follows:—Howard, $1,200; Hide and Leather 1,500; Shawmut, 1,500; Blackstone, 2,000; Hadley Falls, 2,000; North, 3,000; Pittsfield, 4,000; Cabot, 6,000; National, 7,000; Webster, 7,500; Bank of Commerce, 8,000; Revere, 8,000; Merchants', 9,000; Lee, 9,600.

Loan on Bank Stock is—64 shares Pittsfield, $5,700.

Canton Institution for Savings.—The Bank Stock is owned as follows:—32 shares Neponset, $3,200; 15 shares North, 1,500; 5 shares Market, 350.

Loan on Bank Stock is—Neponset, $3,300.

	COHASSET.	DEDHAM.	DORCHESTER.	QUINCY.	RANDOLPH.
	Cohasset Savings Bank.	Dedham Institution for Savings.	Dorchester Savings Bank.	Quincy Savings Bank.	Randolph Savings Bank.
Number of Depositors,	437	2,567	562	1,182	236
Amount of Deposits,	$94,606 58	$535,468 70	$86,363 00	$234,326 45	$26,239 38
Public Funds,	– –	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	26,880 00	25,416 50	16,533 00	40,080 66	6,058 00
Loans on bank stock,	– –	42,820 00	1,000 00	450 00	– –
Deposits, in banks, bearing interest,	– –	12,359 08	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	59,675 00	364,062 67	57,121 75	168,319 21	6,800 00
Loans to county, or town,	8,000 00	25,200 00	5,000 00	11,500 00	7,500 00
Loans on personal security,	– –	93,023 96	5,700 00	13,503 02	2,100 00

Cash on hand, ...	1,819 59	– –	2,867 82	6,551 46	4,586 21
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 4,196 23	5 per cent., 24,687 11	5 per cent., 3,213 30	5 per cent., 10,057 18	5 per cent.
Average annual per cent. of Dividends, of last five years, ...	$7\frac{73}{100}$ per cent.	$6\frac{35}{100}$ per cent.	$6\frac{1}{2}$ per cent.	$7\frac{3}{100}$ per cent.	4 per cent.
Annual Expenses of the institution, . .	313 00	1,556 17	560 00	500 00	50 00

Cohasset Savings Bank.—The Bank Stock is owned as follows:—State, $480; Shawmut, 2,400; Traders', 1,500; Merchants', 3,000; Webster, 1,000; Revere, 3,000; Washington, 1,000; North, 1,000; Union, 1,500; Atlas, 2,000; National, 1,500; Safety Fund, 1,000; Columbian, 1,300; City, 1,700; Tremont, 1,400; Blackstone, 1,000; Market, 700; Maverick, 1,400.

Dedham Institution for Savings.—The Bank Stock is owned as follows:—126 shares Dedham, $12,987.50; 15 shares Traders', 1,542.50; 18 shares Merchants', 1,820; 10 shares Globe, 1,065; 23 shares State, 1,451.50; 6 shares Union, 620; 120 shares People's, 5,930.

Loans on Bank Stock are—3 shares Eagle, $270; 63 shares Dedham, 5,500; 18 shares Traders' and 5 shares Atlas, 2,000; 33 shares Suffolk, 3,000; 15 shares Boylston, 1,300; 65 shares Exchange, 5,850; 5 shares Newton, 350; 60 shares Rockland, 4,900; 5 shares Tradesman's, 400; 10 shares Cambridge, 900; 65 shares Blackstone, 5,850; 145 shares Cochituate, 12,500.*

Deposit in Bank bearing interest is—Dedham, $12,359.08.

Dorchester Savings Bank.—The Bank Stock is owned as follows:—25 shares Bank of Commerce, $2,558.75; 16 shares Safety Fund, 1,600; 15 shares City, Boston, 1,562.25; 12 shares Eagle, 1,272; 10 shares Suffolk, 1,300; 10 shares Hamilton, 1,180; 10 shares Atlas, 1,010; 10 shares State, 625; 5 shares Granite, 495; 5 shares Massachusetts, 1,350; 30 shares Mattapan, 3,095; 5 shares Blue Hill, 485.

Loan on Bank Stock is—12 shares Mattapan, $1,000.

Loan to County or Town is—Town of Dorchester, $5,000.

Quincy Savings Bank.—The Bank Stock is owned as follows:—25 shares National, $2,538.08; 10 shares Grocers', 1,010; 25 shares North, 2,550; 10 shares Eliot, 1,000; 33 shares Merchants', 3,457.50; 35 shares Traders', 3,555; 50 shares Bank of North America, 5,025; 20 shares Exchange, 1,975.33; 20 shares Webster, 2,000; 8 shares Washington, 844; 39 shares State, 2,554 50; 10 shares Hide and Leather, 1,000; 25 shares Atlas, 2,606 25; 50 shares Mt. Wollaston, 5,100; 45 shares Quincy Stone, 4,865.

Loan on Bank Stock is—5 shares Exchange, Boston, $450.

Randolph Savings Bank.—The Bank Stock is owned as follows:—17 shares Blackstone, Boston, $1,762; 15 shares Bank of North America, 1,538.75; 5 shares Traders', 496.25; 7 shares Eliot, 747.25; 15 shares Grocers', 1,513.75.

* As further collateral to this note the institution holds 50 shares Bates Manufacturing Company stock, and two personal notes for $4,166.67 each.

	ROXBURY.	WEYMOUTH.	FAIRHAVEN.	FALL RIVER.	NEW BEDFORD.
	Institution for Savings in Roxbury and its Vicinity.	Weymouth and Braintree Institution for Savings.	Fairhaven Institution for Savings.	Fall River Savings Bank.	New Bedford Institution for Savings.
Number of Depositors,	2,357	1,187	936	5,311	7,589
Amount of Deposits,	$486,165 23	$221,767 06	$285,311 09	$1,603,448 49	$1,951,233 60
Public funds,	– –	– –	– –	– –	206,500 00
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	131,274 07	16,200 00	101,900 00	523,362 50	794,760 00
Loans on bank stock,	13,650 00	– –	12,413 32	– –	5,920 00
Deposits, in banks, bearing interest,	76,092 10	– –	– –	– –	76,966 04*
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	6,400 00	– –	– –	– –	15,700 00
Invested in real estate,	9,989 75	– –	– –	– –	15,283 00
Loans in mortgage of real estate,	77,000 00	154,742 50	17,098 31	359,766 60	2,329 81
Loans to county, or town,	107,500 00	2,000 00	18,600 00	15,000 00	24,800 00
Loans on personal security,	58,000 00	45,889 50	134,155 80	682,042 62	795,183 59

Cash on hand, ...	6,259 31	2,848 62	12,879 23	23,276 77	16,216 16
Rate and amount of ordinary Dividend for last year, ...	4 per cent., 15,150 07	5 per cent., 9,842 77	6 per cent., 15,642 89	6 per cent, 89,025 44	6 per cent., 104,083 12
Average annual per cent. of Dividends, of last five years, ...	$7\frac{1}{4}$ per cent.	5 per cent.	$6\frac{1}{5}$ per cent.	$6\frac{2}{3}$ per cent.	$6\frac{45}{100}$ per cent.
Annual Expenses of the institution, . .	1,550 00	350 00	700 00	3,116 48	3,013 14

Institution for Savings in Roxbury and Vicinity.—The Bank Stock is owned as follows:—20 shares Traders', $1.970; 30 shares Granite, 3,000; 25 shares Market, 1,750; 34 shares State, 2,010.10; 170 shares Washington, 16,991; 220 shares North, 21,980.47; 40 shares Atlas, 4,000; 146 shares People's, 7,300; 50 shares Atlantic, 5,000; 20 shares Bank of Commerce, 2,000; 150 shares Hide and Leather, 15,000; 100 shares Revere, 10,000; 400 shares Safety Fund, 40,272.50.

Loans on Bank Stock are—9 shares Washington, $800; 93 shares People's, 3,900; 8 shares Shoe and Leather Dealers', 600; 23 shares Tradesman's, 2,000; 15 shares Exchange, 1,350; 51 shares Mechanics', 5,000.

Deposits in Banks bearing interest are—Atlas, 30,000; Safety Fund, 46,092.10.

Loans on Railroad Stock are—84 Manchester and Lawrence, $5,500; 11 shares Boston and Providence, 900.

Loan to County or Town is—City of Roxbury, $107,500.

Weymouth and Braintree Institution for Savings.—The Bank Stock is owned as follows:—20 shares Hide and Leather, $2,000; 12 shares North, 1,200; 12 shares Merchants', Boston, 1,200; 27 shares Webster, 2,700; 20 shares National, 2,000; 71 shares Union of Weymouth and Braintree, 7,100.

Fairhaven Institution for Savings.—The Bank Stock is owned as follows:—Bedford Commercial, $12,000; Merchants', New Bedford, 2,300; Mechanics', New Bedford, 2,300; Marine, 4.300; Fairhaven, 21,500; Merchants', Boston, 9,200; Webster, 5,000; Tremont, 3,200; Eliot, 2,000; Bank of Commerce, 20,100; National, 20,000.

Loan on Bank Stock is—Fairhaven, $12,413.32.

Fall River Savings Bank.—The Bank Stock is owned as follows:—603 shares Fall River, $52,762.50; 422 shares Massasoit, 42,200; 756 shares Metacomet, 75,600; 100 shares Wamsutta, 10,000; 300 shares Marine, 30,000; 132 shares Merchants', New Bedford, 13,200; 250 shares Bedford Commercial, 25,000; 335 shares Bank of Commerce, 33,500; 300 shares Bank of North America, 30,000; 260 shares Merchants', Boston, 26,000; 200 shares Faneuil Hall, 20,000; 76 shares Grocers', 2,600; 200 shares Washington, 20,000; 275 shares Webster, 27.500; 110 shares Eliot, 11,000; 180 shares Hide and Leather, 18,000; 200 shares Howard, 20,000; 130 shares Granite, 13,000; 330 shares Safety Fund, 33,000; 200 shares Revere, 20,000.

New Bedford Institution for Savings.—Public Funds—City of Boston 6 per cent. Scrip, $10,000; City of New Bedford 6 per cent. Scrip, 88,000; do. $5\frac{1}{2}$ per cent., 39,600; do. 5 per cent., 68,900.

The Bank Stock is owned as follows:—Merchants', New Bedford, $100,000; Marine, 100,000; Mechanics', 100,000; Bedford Commercial, 77,600; Fairhaven, 4,500; Fall River, 17,500; Metacomet, 23,000; Railroad, 6,750; Malden, 5,000; Tradesman's, 5,000; Monument, 5,000; Mattapan, 5,000; Exchange, Boston, 2,000; Hide and Leather, 5,000; Maverick, 5,000; Howard, 5,000; National, 10,000; Washington, 13,000; Webster, 12,000; Bank of North America, 21,000; Bank of Commerce, 40,000; Union, 2,400; North, 19,000; Merchants', 20,000; Tremont, 20,500; Shawmut, 6,800; Eagle, 9,000; Traders', 8,000; Granite, 24,000; State, 7,330; Atlas, 24,000; Columbian, 17,400; City, 2,700; Massachusetts, 18,250; Hamilton, 5,500; Safety Fund, 20,000; Revere, 25,000; Grocers', 124 shares, valued at 2,480.

Loans on Bank Stock are—20 shares Mechanics', New Bedford, $1,260; 19 shares Merchants', New Bedford, 1,000; 35 shares Mechanics', 12 Marine and 10 Merchants', 3,160; 6 shares Fairhaven, 500.

Deposits in Banks bearing interest are—Merchants', New Bedford, $8,000; Mechanics', do., 8,000; Marine, 8,000; Bedford Commercial, 8,000.

Deposits in Banks not bearing interest are—$44,966.04.

Loans in Railroad Stock are—10 shares New Bedford and Taunton, $700; Pittsfield and North Adams, 15,000.

* Of which sum $44,966.04 is not bearing interest.

	PAWTUCKET.	TAUNTON.	ABINGTON.	HINGHAM.	N. BRIDGEWATER.
	Franklin Savings Bank.	Bristol County Savings Bank.	Abington Savings Bank.	Hingham Institution for Savings.	North Bridgewater Savings Bank.
Number of Depositors,	160	2,691	736	2,260	612
Amount of Deposits,	$20,087 73	$488,893 26	115,517 91	$549,959 34	$78,390 55
Public Funds,	– –	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	– –	47,638 71	19,042 50	109,220 00	22,656 60
Loans on bank stock,	– –	1,070 00	500 00	33,550 00	– –
Deposits, in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	13,850 00	– –
Invested in real estate,	– –	1,463 84	– –	– –	– –
Loans in mortgage of real estate,	11,610 00	302,300 29	70,816 00	401,113 00	25,520 23
Loans to county, or town,	5,500 00	17,667 75	2,812 50	17,000 00	– –
Loans on personal security,	1,500 00	118,714 84	20,375 00	2,690 00	30,531 26

Cash on hand, ...	2,418 19	4,738 42	3,492 15	3,274 15	1,031 77
Rate and amount of ordinary Dividend for last year, ...	6 per cent., 707 44	5 per cent., 21,471 15	5 per cent., 4,005 90	5 per cent., 25,010 98	5 per cent., 2,551 55
Average annual per cent. of Dividends, of last five years, ...	Less than 5 years.	$5\frac{1}{2}$ per cent.	$7\frac{24}{100}$ per cent.	$7\frac{52}{100}$ per cent.	5 per cent.
Annual Expenses of the institution, . .	115 60	2,142 09	225 00	1,196 44	228 00

Franklin Savings Bank.—No Public Funds or Bank Stock.

Bristol County Savings Bank.—The Bank Stock is owned as follows:—50 shares Safety Fund, $5,075; 50 shares do., 5,000; 40 shares National, 4,000; 50 shares Fairhaven, 4,927.71; 18 shares Bristol County, 1,862; 258 shares Machinists', 26,774.

Loans on Bank Stock are—4 shares Machinists' and 8 Bristol County, $1,070.

Loans to County or Town are—County of Bristol, $16,400; Town of Taunton, 1,267.75.

Abington Savings Bank.—The Bank Stock is owned as follows:—30 shares National, $3,045; 20 shares Eliot, 2,000; 10 shares Howard, 1,000; 23 shares Webster, 2,380 50; 25 shares Hide and Leather, 2,515; 40 shares Safety Fund, 4,000; 39 shares Abington, 4,102.

Loan on Bank Stock is—6 shares Abington, $500.

Hingham Institution for Savings.—The Bank Stock is owned as follows:—(Returned at par value.) Hingham, $10,500; Weymouth and Braintree, 2,100; Abington, 1,500; North Bridgewater, 1,500; Old Colony, 1,200; Merchants', 10,000; Granite, 5,000; Hamilton, 2,800; Market, 2,520; City, 3,200; Globe, 3,000; Tremont, 5,000; Shoe and Leather Dealers', 5,000; State, 2,400; Union, 5,000; Webster, 3,500; Suffolk, 1,500; Eagle, 7,000; New England, 2,000; Atlas, 5,000; Bank of Commerce, 11,000; Bank of North America, 6,000; Safety Fund, 5,000; Revere, 7,500.

Loans on Bank Stock are—82 shares Mechanics', $7,250; 12 shares Exchange, 1,000; 45 shares Webster, 4,000; 30 shares Tremont, 1,000; 40 shares Tradesman's, 3,300; 30 shares Cambridge Market, 2,700; 5 shares Blackstone, 300; 85 shares Atlantic, 7,500; 9 shares Metacomet, 700; 31 shares Abington and 15 shares Hide and Leather, 3,800; 20 shares Hingham and 9 shares Old Colony, 2,000.

Loans on Railroad Stock are—132 shares Old Colony and Fall River, $10,850; 8 shares Fitchburg, 500; 30 shares Boston and Maine, 2,500.

North Bridgewater Savings Bank.—The Bank Stock is owned as follows:—Granite, $2,510.25; Howard, 2,030; Market, 1,260; Brighton, 2,050; Tradesman's, 1,000; Safety Fund, 3,400; Malden, 2,500; Revere, 3,500; National, 3,290; Cambridge Market, 1,116.35.

	PLYMOUTH.	SCITUATE.	SOUTH SCITUATE.	WAREHAM.	BARNSTABLE.
	Plymouth Savings Bank.	Scituate Savings Bank.	South Scituate Savings Bank.	Wareham Savings. Bank.	Institution for Savings in the Town of Barnstable.
Number of Depositors,	4,331	175	827	894	1,663
Amount of Deposits,	$812,392 42	$31,585 13	$193,552 72	$195,712 39	$118,554 00
Public Funds,	6,960 00	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	291,376 25	10,900 00	36,860 00	87,559 20	113,913 50
Loans on bank stock,	13,600 00	– –	356 12	27,040 00	– –
Deposits, in banks, bearing interest,	23,150 00	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	8,010 00	– –	150 00	– –	– –
Invested in real estate,	7,116 08	– –	– –	– –	– –
Loans in mortgage of real estate,	298,910 00	18,840 00	143,881 86	34,082 82	116,970 17
Loans to county, or town,	60,237 50	1,470 26	5,800 00	1,400 00	20,550 00
Loans on personal security,	112,720 29	467 94	9,897 74	56,505 00	177,192 56

Cash on hand, ...	5,303 93	1,113 33	961 28	2,172 76	2,527 83
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 36,922 43	5 per cent., 1,342 27	5 per cent., 8,844 06	6 per cent., 11,099 79	6 per cent.
Average annual per cent. of Dividends, of last five years, ...	$7\frac{1}{4}$ per cent.	$6\frac{2}{3}$ per cent.	$6\frac{1}{4}$ per cent.	6 per cent.	$6\frac{1}{5}$ per cent.
Annual Expenses of the institution, . .	2,508 52	4 50	500 00	554 45	875 00

Plymouth Savings Bank.—Public Funds—Massachusetts 6 per cent. Scrip, payable 1864, $5,000 ; £200 Massachusetts Sterling Bonds, 5 per cent., payable 1871, 960; City of Boston 5 per cent. Scrip, payable 1862, 1,000.

The Bank Stock is owned as follows:—195 shares State, $12,675; 267 shares Merchants', 26,700; 160 shares Plymouth, 16,000; 200 shares Old Colony, 20,000; 123 shares Bristol County, 12,300; 60 shares Hingham, 4,200; 20 shares Wareham, 1,700; 128 shares Market, 10,240; 80 shares Traders', 8,000; 84 shares City, 8,820; 10 shares Suffolk, 1.250; 8 shares North, 800; 20 shares Massachusetts, 5,000; 150 shares Granite, 15,000; 120 shares Tremont, 13,200; 41 shares Atlantic, 4,331.25; 20 shares Eagle, 2,200; 89 shares Boston, 4,895; 71 shares New England, 7,810; 29 shares Boylston, 3,190; 106 shares Exchange, 12,190; 15 shares Abington, 1,500; 144 shares Bank of Commerce, 14,400; 90 shares Bank of North America, 9,000; 70 shares Railroad, 5,600; 10 shares Globe, 1,100; 14 shares Freeman's, 1,540; 70 shares Shawmut, 7,000; 85 shares Union, 9,180; 156 shares Atlas, 15,990; 10 shares Hamilton, 1,150; 80 shares National, 8,000; 70 shares Webster, 9,600; 24 shares Blackstone, 2,400; 20 shares North Bridgewater, 2,000; 23 shares Columbian, 2.415; 20 shares Howard, 2,000; 80 shares Revere, 8,000.

Loans on Bank Stock are—Old Colony, $4,230; Plymouth, 3,370; Blackstone, 600; Columbian and Tremont, 1,200; Plymouth and Old Colony, 900; Atlantic, 400; Exchange, 200; Merchants', 900; Abington, 900; Boston, 900.

Deposits in Banks bearing interest are—Revere, $15,150; Atlas, 8,000.

Loans on Railroad Stock are—Old Colony and Fall River, $7,500; Boston and Maine, 510.

Scituate Savings Bank.—The Bank Stock is owned as follows:—50 shares National, $5,000; 10 shares Merchants', Boston, 1,000; 10 shares North, 1,000; 10 shares Howard, 1,000; 10 shares Shawmut, 1,000; 5 shares Blackstone, Boston, 500; 4 shares Washington, 400; 10 shares Monument, 1,000.

South Scituate Savings Bank.—The Bank Stock is owned as follows:—Globe, $300; Hamilton, 1,000; Atlantic, 1,000; Columbian, 2,400; North, 3,900; Washington, 1,600; Union, Boston, 1,000; City, Boston, 2,300; Traders', 2,800; Eagle, 1,600; Granite, 1,000; Merchants', Boston, 2,000; New England, 1,000; Bank of Commerce, 4,000; Howard, 1,000; Webster, 2,000; Massachusetts, 500; Shawmut, 1,000; Eliot, 500; Revere, 3,000; Union of Weymouth and Braintree, 1,000; Hingham, 1,960.

Loan on Bank Stock is—28 shares Grocers', $356.12.

Loan on Railroad Stock is—2 shares Worcester, $150.

Wareham Savings Bank.—The Bank Stock is owned as follows:—50 shares City, Boston, $5,035; 116 shares Merchants', Boston, 12,230.95; 66 shares Shoe and Leather Dealers', 6,969.75; 20 shares Revere, 2,000; 75 shares Shawmut, 7,097.50; 50 shares Eagle, 5,090.75; 40 shares Granite, 4,128.25; 90 shares Boylston, 9,803.50; 57 shares Grocers', 5,741.25; 7 shares Exchange, Boston, 729.75; 65 shares Bank of Commerce, 6,525; 30 shares Atlantic, 3,138.75; 50 shares Webster, 5,041.25; 52 shares Bank of North America, 5,497.50; 20 shares Safety Fund, 2,000; 51 shares Wareham, 5,030; 15 shares Merchants', New Bedford, 1,500.

Loans on Bank Stock are—81 shares Wareham, $6,690; 56 shares Grocers', 5,000; 10 shares Bank of Commerce, 900; 5 shares Andover, 450; 163 shares South Reading, 13,600; 5 shares Webster, 400.

Institution for Savings in the Town of Barnstable.—The Bank Stock is owned as follows:—Barnstable, $7,700; Old Colony, 5,000; Bay State, 1,987.25; Revere, 10,000; Safety Fund, 10,000; Granite, 5,000; Washington, 3,700; Blackstone, Boston, 11,200; North, 2,782.50; Bank of Commerce, 10,820; City of Boston, 1,804.50; Atlantic, 2,950; Bank of North America, 9,090; Merchants', Boston, 3,437.50; Shawmut, 4,030; National, 5,000; Market, 1,400; Eliot, 5,000; Tremont, 4,965; Union, Boston, 3,000; Webster, 5,041.25.

	PROVINCETOWN.	NANTUCKET.	BOSTON.		LYNN.
	Seamens' Savings Bank.	Nantucket Institution for Savings.	Boston Five Cents. Savings Bank.	Peoples' Five Cents Savings Bank.	Lynn Five Cents Savings Bank.
Number of Depositors,	363	1,233	21,175	In the hands of Receivers.	769
Amount of Deposits,	$69,897 38	$363,774 88	$2,225,078 98		$21,960 67
Public Funds,	– –	– –	141,200 00		– –
Loans on public funds,	– –	– –	– –		– –
Bank Stock,	17,225 33	85,600 00	287,542 00		2,953 60
Loans on bank stock,	– –	17,493 00	98,810 00		– –
Deposits, in banks, bearing interest,	– –	– –	144,098 43		10,176 75
Railroad Stock,	– –	– –	– –		– –
Loans on railroad stock,	– –	– –	– –		– –
Invested in real estate,	– –	3,000 00	85,633 10		– –
Loans in mortgage of real estate,	28,563 00	108,110 79	1,210,350 00		7,360 00
Loans to county, or town,	7,020 00	– –	156,800 00		– –
Loans on personal security,	16,808 40	129,509 31	95,700 00		1,715 00

Cash on hand, ...	2,900 92	7,716 76	2,476 20	. . .	200 35
Rate and amount of ordinary Dividend for last year, ...	7 per cent., 2,471 70	6 per cent., 19,383 34	5 per cent., 78,080 63	. . .	5 per cent. – –
Average annual per cent. of Dividends, of last five years, ...	$7\frac{13}{20}$ per cent.	6 per cent.	7 per cent.	. . .	Less than 5 years.
Annual Expenses of the institution, . .	137 00	817 00	9,796 92	. . .	100 00

Seamen's Savings Bank.—The Bank Stock is owned as follows:—(Cost.) 40 shares Freeman's, $4,414.08; 25 shares National, 2,500; 11 shares Provincetown, 1,150.25; 10 shares Bank of North America, 1,000; 10 shares Granite, 1,010; 10 shares City, Boston, 1,055; 10 shares Howard, 980; 10 shares Tradesman's, 972.50; 6 shares Shawmut, 643.50; 35 shares Revere, 3,500.

Nantucket Institution for Savings.—The Bank Stock is owned as follows:—Pacific, $16,000; Bedford Commercial, 3,000; Marine, 1,200; Bank of North America, 5,100; Faneuil Hall, 5,000; State, 5,100; Shoe and Leather Dealers', 9,000; Traders', 2,500; Union, Boston, 700; Webster, 7,500; Boston, 1,500; Merchants', Boston, 10,000; Tremont, 3,000; Atlas, 5,000; Eagle, 1,000; Revere, 10,000.

Boston Five Cents Savings Bank.—Public Funds—City of Boston, $72,800; City of Cambridge, 40,000; City of Chelsea, 28,400.

The Bank Stock is owned as follows:—325 shares Blackstone, $33,340.75; 215 shares Bank of Commerce, 21,526.25; 68 shares Granite, 6,800; 6 shares North, 600; 150 shares National, 15,287.50; 259 shares Tremont, 29,043; 100 shares Rockland, 10,000; 150 shares Washington, 15,000; 105 shares Maverick, 10,374; 89 shares Cambridge Market 8,885; 125 shares Webster, 12,718.75; 150 shares Howard, 14,540; 250 shares Hide and Leather, 25,000; 100 shares Shawmut, 10,450; 102 shares Merchants', 10,494.50; 147 shares Suffolk, 18,482.25; 250 shares Safety Fund, 25,000; 200 shares Revere, 20,000.

Loans on Bank Stock are—40 shares Blackstone, 15 shares Granite, 94 shares Tradesman's, and 70 shares Howard, $19,250; 327 shares Hopkinton and 120 shares Hide and Leather, 38,900; 20 shares New England, 53 shares Exchange, and 20 shares Safety Fund, 8,300; 134 shares Bank of Metropolis, 10,000; 90 shares Revere, 7,850; 106 shares Milford, 9,010; 24 shares Malden and Rockland, 1,900; 10 shares Faneuil Hall, 900; 30 shares Dedham, 2,700.

Deposits in Banks bearing interest are—Hide and Leather, $78,389.68; Washington, 65,708.75.

Lynn Five Cents Savings Bank.—The Bank Stock is owned as follows:—10 shares City, Lynn, $1,000; 10 shares Laighton, 949.60; 10 shares Hide and Leather, 1,004.

Deposit in Bank bearing interest is—City, Lynn, $10,176.75.

	NEWBURYPORT.	SOUTH DANVERS.	SALEM.	CHARLESTOWN.	EAST CAMBRIDGE.
	Newburyport Five Cents Savings Bank.	Warren Five Cents Savings Bank.	Salem Five Cents Savings Bank.	Charlestown Five Cents Savings Bank.	East Cambridge Five Cents Savings Bank.
Number of Depositors,	1,600	836	2,329	1,442	681
Amount of Deposits,	$142,802 15	$93,275 51	$230,028 21	$69,031 12	$71,484 61
Public Funds,	– –	– –	6,300 00	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	21,459 00	31,452 41	24,665 83	13,630 50	23,164 85
Loans on bank stock,	– –	– –	11,020 00	– –	– –
Deposits, in banks, bearing interest,	– –	14,831 64	37,794 00	– –	– –
Railroad Stock,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	52,589 59	16,100 00	82,290 00	46,534 07	50,200 00
Loans to county, or town,	– –	14,000 00	3,700 00	2,000 00	– –
Loans on personal security,	65,943 18	22,501 44	68,420 16	2,750 00	– –

Cash on hand, ...	2,810 38	– –	167 80	4,031 31	– –
Rate and amount of ordinary Dividend for last year, ...	6 per cent.	5 per cent.	5 per cent.	5 per cent., 2,349 10	4 per cent., 1,699 61
Average annual per cent. of Dividends, of last five years, ...	6 per cent.	7 per cent.	Less than 5 years.	7¼ per cent.	7 per cent.
Annual Expenses of the institution, . .	500 00	189 66	1,400 00	114 50	150 00

Newburyport Five Cents Savings Bank—The Bank Stock is owned as follows:—20 shares Merchants', Newburyport, $758.25; 37 shares Mechanics', Newburyport, 4,011; 48 shares Ocean, 3,054; 8 shares Suffolk, 1,000; 10 shares Eliot, 1.012.50; 15 shares Maverick, 1,391.25; 10 shares Bank of Commerce, 1,025; 8 shares Atlantic, 792; 5 shares City, Boston, 521.25; 15 shares Atlas, 1,575; 15 shares Eagle, 1,646.25; 15 shares Hide and Leather, 1,596.25; 5 shares Howard, 491.25; 5 shares Merchants', Boston, 507.50; 10 shares National, 1,025; 5 shares Shawmut, 531.25; 5 shares Webster, 521.25.

Warren Five Cents Savings Bank.—The Bank Stock is owned as follows:—14 shares Warren, $1,421.16; 15 shares Howard, 1,489; 35 shares Exchange, Boston, 3,853.75; 40 shares Webster, 4,125; 10 shares Atlantic, 1,055; 10 shares Suffolk, 1,282.50; 15 shares Shoe and Leather Dealers', 1,575; 20 shares Hide and Leather, 1,950; 14 shares Exchange, Salem, 931; 40 shares Granite, 3,795; 75 shares Asiatic, 2,475; 50 shares Atlas, 5,000; 25 shares Revere, 2,500.

Deposit in Bank bearing interest is—Warren, $14,831.64.

Salem Five Cents Savings Bank.—Public Funds—United States Treasury Notes, $6,300.

The Bank Stock is owned as follows:—Webster, $2,082.50; Merchants', Boston, 1,092.50; Blackstone, Boston, 1,045; City, Boston, 530; North, 3,202; Granite, 1,479.75; Revere, 2,000; Safety Fund, 2,500; Bank of North America, 516.25; Asiatic, 561; Naumkeag, 4,571.50; Mercantile, 1,176; Salem, 1,320; Exchange, Salem, 2,589 33.

Loans on Bank Stock are—20 shares National, 10 shares Merchants', Boston, 7 shares Eagle, and 4 shares Railroad, $3,700; 25 shares Andover and 30 shares Lowell, 4.950; 4 shares Mercantile and 4 shares Naumkeag, 720; 5 shares Naumkeag, 300; 15 shares Naumkeag, 1,350.

Deposits in Banks bearing interest are—Exchange, Salem, $5,000; Commercial, 20,000; Naumkeag, 12,790; Balance in Webster, 4.

Charlestown Five Cents Savings Bank.—The Bank Stock is owned as follows:—30 shares Monument, $2,895.50; 15 shares Bunker Hill, 1,575; 20 shares Mattapan, 2,160; 70 shares Safety Fund, 7,000.

East Cambridge Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Cost.) 10 shares Revere, $1,000; 15 shares Webster, 1,552.20; 20 shares Bank of Commerce, 2,072.50; 10 shares Merchants', 1,050; 10 shares Faneuil Hall, 1,090; 20 shares Traders', 2,050; 10 shares Newton, 1,040; 23 shares Cambridge City, 2,316.05; 24 shares Charles River, 2,428.75; 25 shares Lechmere, 2,571.65; 20 shares National, 1,020; 40 shares Howard, 4,110; 8 shares Bunker Hill, 864.

"Due the Lechmere Bank for over drafts, $1,880.24."

	LOWELL.	NATICK.	STONEHAM.	WOBURN.
	Lowell Five Cents Savings Bank.	Natick Five Cents Savings Bank.	Stoneham Five Cents Savings Bank.	Woburn Five Cents Savings Bank.
Number of Depositors,	3,197	48	325	870
Amount of Deposits,	$424,143 25	$1,682 45	$8,773 65	$45,827 26
Public funds,	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –
Bank Stock,	66,700 00	– –	400 00	7,031
Loans on bank stock,	43,000 00	– –	– –	2,700 00
Deposits, in banks, bearing interest,	53,500 00	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –
Loans on railroad stock,	1,200 00	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –
Loans in mortgage of real estate,	179,475 00	700 00	4,950 00	9,005 00
Loans to county, or town,	36,500 00	– –	1,187 50	5,500 00
Loans on personal security,	45,072 17	300 00	2,245 00	20,988 00

Cash on hand, ...	5,502 21	470 51	401 22	1,507 96
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 15,709 00	– –	5 per cent., 259 98	5 per cent. – –
Average annual per cent. of Dividends, of last five years, ...	7 per cent.	Less than 5 years.	Less than 5 years.	$5\frac{7}{10}$ per cent.
Annual Expenses of the institution, . .	647 40	211 94*	8 00	250 00

Lowell Five Cents Savings Bank.—The Bank Stock is owned as follows: 124 shares Hide and Leather, $12,400; 100 shares Bank of Commerce, 10,000; 50 shares Bank of North America, 5,000; 30 shares Blackstone, 3,000; 50 shares Eliot, 5,000; 50 shares National, 5,000; 100 shares Revere, 10,000; 83 shares Safety Fund, 8,300; 20 shares Webster, 2,000; 10 shares Merchants', Lowell, 1,000; 35 shares Prescott, 3,500; 15 shares Wamesit, 1,500.

Loans on Bank Stock are—47 shares Appleton, $3.900; 9 shares Lowell, 800; 22 shares Merchants', Lowell, 1,950; 127 shares Prescott, 11,000; 44 shares Wamesit, 3,300; 128 shares Railroad, 6,550; 13 shares Appleton and 10 shares Exchange, 2,000; 150 shares Merchants', Boston, 13,500.

Deposits in Banks bearing interest are—Bank of Commerce, $33,500; Safety Fund, 20,000.

Loan on Railroad Stock is—Nashua and Lowell, $1,200.

Natick Five Cents Savings Bank.—No Public Funds or Bank Stock.

Stoneham Five Cents Savings Bank.—The Bank Stock is owned as follows:—4 shares South Reading, $400.

Woburn Five Cents Savings Bank.—The Bank Stock is owned as follows:—Blackstone, $2,346; Faneuil Hall, 1,635; Webster, 1,050; Hide and Leather, 2,000.

Loan on Bank Stock is—Woburn, $2,700.

* Annual expenses including cost of fixtures, &c.

	WORCESTER.	SPRINGFIELD.	SHELBURNE.	FOXBOROUGH.
	Worcester Five Cents Savings Bank.	Springfield Five Cents Savings Bank.	Shelburne Falls Five Cents Savings Bank.	Foxborough Five Cents Savings Bank.
Number of Depositors,	1,486	2,217	375	294
Amount of Deposits,	$84,892 59	$186,830 08	$22,369 80	$17,540 44
Public Funds,	– –	10,176 95	– –	– –
Loans on public funds,	– –	– –	– –	– –
Bank Stock,	42,900 00	26,036 00	1,000 00	6,603 25
Loans on bank stock,	5,450 00	500 00	– –	– –
Deposits, in banks, bearing interest,	15,800 00	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –
Loans in mortgage of real estate,	6,000 00	117,438 70	11,745 00	7,930 00
Loans to county, or town,	4,500 00	2,550 00	300 00	– –
Loans on personal security,	– –	21,930 00	8,735 78	3,457 58

Cash on hand, ...	10,354 75	10,520 54	289 13	247 27
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 2,780 87	5 per cent., 6,764 53	5 per cent., 535 34	5 per cent., 531 56
Average annual per cent. of Dividends, of last five years, ...	6 per cent.	$6\frac{1}{5}$ per cent.	Less than 5 years.	Less than 5 years.
Annual Expenses of the Institution, . .	400 00	804 80	147 84	100 00

Worcester Five Cents Savings Bank.—The Bank Stock is owned as follows:—90 shares Central, $9,000; 5 shares Worcester, 500; 40 shares City, Worcester, 4,000; 55 shares Quinsigamond, 5,500; 25 shares Mechanics', Worcester, 2,500; 5 shares Leicester, 500; 20 shares Northborough, 2,000; 69 shares Millbury, 6,900; 50 shares Webster, 5,000; 50 shares Safety Fund, 5,000; 20 shares Hide and Leather, 2,000.

Loans on Bank Stock are—5 shares Blackstone, Uxbridge, $500; 5 shares Oxford, 500; 17 shares Mechanics', Worcester, 1,450; 34 shares Central, 3,000.

Deposits in Banks bearing interest are—Northborough, $6,000; Quinsigamond, 9,800.

Springfield Five Cents Savings Bank.—Public Funds—United States Treasury Notes, 5 per cent., $5,094.45; do. $5\frac{1}{2}$ per cent, 5,082.50.

The Bank Stock is owned as follows:—40 shares John Hancock, $4,040; 20 shares Springfield, 2,060; 27 shares Pynchon, 2,916; 40 shares Hampshire Manufacturers', 4,400; 10 shares Monson, 1,010; 25 shares Lee, 2,625; 56 shares City, Worcester, 5,880; 15 shares Merchants', Boston, 1,515; 53 shares Western, 1,590.

Loan on Bank Stock is—6 shares Chicopee, $500.

Shelburne Falls Five Cents Savings Bank.—The Bank Stock is owned as follows:—10 shares Shelburne Falls, $1,000.

Foxborough Five Cents Savings Bank.—The Bank Stock is owned as follows:—10 shares Boylston, $1,132.50; 10 shares Webster, 1,072.50; 10 shares Wrentham, 1,025; 10 shares Hide and Leather, 1,000; 10 shares Safety Fund, 1,000; 4 shares Faneuil Hall, 438; 4 shares Blackstone, 415.50; 5 shares Shawmut, 519.75.

	FALL RIVER.	NEW BEDFORD.	PLYMOUTH.	HARWICH.
	Fall River Five Cents Savings Bank.	New Bedford Five Cents Savings Bank.	Plymouth Five Cents Savings Bank.	Cape Cod Five Cents Savings Bank.
Number of Depositors,	1,784	4,637	531	398
Amount of Deposits,	$134,570 20	$417,572 49	$21,538 31	$20,888 37
Public Funds,	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –
Bank Stock,	83,722 65	45,028 99	5,133 22	2,217 50
Loans on bank stock,	– –	1,020 00	205 00	– –
Deposits, in banks, bearing interest,	– –	– –	– –	– –
Railroad Stock,	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –
Loans in mortgage of real estate,	– –	234,250 00	11,808 00	8,735 00
Loans to county, or town,	– –	– –	– –	3,050 00
Loans on personal security,	53,318 66	127,650 00	2,566 10	5,965 00

Cash on hand, ...	1,433 70	9,075 29	1,978 00	1,301 38
Rate and amount of ordinary Dividend for last year, ...	6 per cent., 5,606 42	6 per cent., 13,870 96	5 per cent., 575 05	4 per cent., 592 27
Average annual per cent. of Dividends, of last five years, ...	Less than 5 years.	Less than 5 years.	Less than 5 years.	Less than 5 years.
Annual Expenses of the institution, . .	668 00	1,200 00	150 51	128 53

Fall River Five Cents Savings Bank.—The Bank Stock is owned as follows:—Atlantic, $1,303.25; Atlas, 2,095; Bank of Commerce, 1,032.50; Blackstone, Boston, 6,365; Eliot, 810; Exchange, Boston, 4,800; Howard, 6,534.28; Malden, 7,312.50; Mattapan, 2,125; Maverick, 2,059.50; Metacomet, 4,391.65; Monument, 7,309.25; National, 2,442; Revere, 5,000; Safety Fund, 5,045; Shawmut, 5,225; South Reading, 7,200; Tradesman's, 8,077.75; Wamsutta, 1,500; Webster, 3,095.

New Bedford Five Cents Savings Bank.—The Bank Stock is owned as follows:—Revere, $10,000; Safety Fund, 10,000; Marine, 322.50; Mechanics', 19,828.11; Bedford Commercial, 1,378.38; Fairhaven, 3,500.

Loans on Bank Stock are—9 shares Fairhaven, $720; 4 shares Marine, 300.

Plymouth Five Cents Savings Bank.—The Bank Stock is owned as follows:—Merchants', Boston, $1,038.25; Atlas, 826; Shoe and Leather Dealers', 570.50; Bank of Commerce, 821.63; City, Boston, 538.84; Revere, 500; Old Colony, 636; Plymouth, 202.
Loan on Bank Stock is—5 shares Old Colony, $205.

Cape Cod Five Cents Savings Bank.—The Bank Stock is owned as follows:—20 shares Bank of Cape Cod, $2,217.50.

AGGREGATES

OF

EIGHTY-SIX SAVINGS BANKS.

Number of Depositors,	205,409
Amount of Deposits,	$39,424,418 62
Public Funds,	1,517,684 26
Loans on Public Funds,	17,600 00
Bank Stock,	7,961,939 03
Loans on Bank Stock,	922,247 44
Deposits, in Banks, bearing interest,	1,878,015 52
Railroad Stock,	46,100 00
Loans on Railroad Stock,	45,975 39
Invested in Real Estate,	240,085 54
Loans in Mortgage of Real Estate,	14,865,554 78
Loans to Counties and Towns,	3,296,984 19
Loans on Personal Security,	8,654,264 30
Cash on hand,	683,501 25
Rate and amount of ordinary Dividends, for last year,	$5\frac{1}{100}$ per cent., 1,450,024 87
Average annual per cent. of Dividends of last five years,*	$6\frac{62}{100}$ per cent.
Annual Expenses of the Institutions,	107,951 34

* Calculated on the returns of seventy-two banks.

AGGREGATES

OF

EIGHTY-SIX SAVINGS BANKS IN 1858.

Number of Depositors,	182,655
Amount of Deposits,	$33,914,971 71
Public Funds,	1,089,977 14
Loans on Public Funds,	– –
Bank Stock,	6,611,431 94
Loans on Bank Stock,	844,213 40
Deposits, in Banks, bearing interest,	1,065,828 11
Railroad Stock,	104,363 75
Loans on Railroad Stock,	51,380 00
Invested in Real Estate,	207,190 35
Loans in Mortgage of Real Estate,	12,514,706 61
Loans to Counties and Towns,	3,363,989 83
Loans on Personal Security,	7,751,265 74
Cash on hand,	932,551 36
Rate and amount of ordinary Dividends, for last year,	$5\frac{6}{100}$ per cent., 1,363,992 96
Average annual per cent. of Dividends of last five years,*	$6\frac{74}{100}$ per cent.
Annual Expenses of the Institutions,	105,338 83

* Calculated on the returns of sixty-one banks—seven having omitted to return their average dividends for five years, and eighteen not having been in operation for that term.

INDEX.

LOCATIONS OF BANKS AND SAVINGS INSTITUTIONS.

BANKS.

	Page.
Abington,	72
Adams,	60
Andover,	22
Athol,	44
Attleborough,	66
Beverly,	22
Blackstone,	46
Boston,	4–22
Brighton,	34, 36
Cambridge,	36, 38
Canton,	62
Charlestown,	38
Chelsea,	22
Chicopee,	56
Concord,	38
Conway,	54
Danvers,	24
Dedham,	62
Dorchester,	62
Edgartown,	76
Fairhaven,	66
Fall River,	66, 68
Falmouth,	74
Fitchburg,	46
Framingham,	38
Gloucester,	24
Grafton,	46
Great Barrington,	60
Greenfield,	54
Harwich,	74
Haverhill,	26
Hingham,	72
Holyoke,	56
Holliston,	40
Hopkinton,	40
Lancaster,	46
Lawrence,	26, 28
Lee,	60
Leicester,	48
Lowell,	40, 42
Lynn,	28
Malden,	42
Marblehead,	28, 30
Methuen,	30
Milford,	48
Millbury,	48
Monson,	56
Nantucket,	76
New Bedford,	68, 70
Newburyport,	30
Newton,	42
Northampton,	52
Northborough,	48
North Bridgewater,	72
Oxford,	48
Pittsfield,	60
Plymouth,	72, 74
Provincetown,	76
Quincy,	64
Randolph,	64
Rockport,	32
Roxbury,	64
Salem,	32, 34
Salisbury,	34
Shelburne,	54
Southbridge,	50
South Danvers,	24
South Reading,	44
Springfield,	56, 58
Stockbridge,	62
Taunton,	70
Townsend,	44
Uxbridge,	50
Waltham,	44
Ware,	54
Wareham,	74
Westfield,	58
Weymouth,	66
Woburn,	44
Worcester,	50, 52
Wrentham,	66
Yarmouth,	76

SAVINGS INSTITUTIONS.

	Page.
Abington,	110
Adams,	104
Andover,	88
Barnstable,	112
Boston,	88
Cambridge,	92
Cambridgeport,	94
Canton,	104
Charlestown,	94
Chelsea,	88
Chicopee,	102
Clinton,	96
Cohasset,	106
Concord,	94
Danvers,	90
Dedham,	106
Dorchester,	106
Fairhaven,	108
Fall River,	108
Fitchburg,	96
Framingham,	94
Gloucester,	90
Greenfield,	104
Haverhill,	90
Hingham,	110
Holyoke,	102
Lancaster,	98
Lawrence,	90
Lee,	104
Lowell,	94, 96
Lynn,	90
Milford,	98
Millbury,	98
Nantucket,	114
New Bedford,	108
Newburyport,	92
Newton,	96
Northampton,	100
North Bridgewater,	110
North Brookfield,	98
Pawtucket,	110
Pittsfield,	104
Plymouth,	112
Provincetown,	114
Quincy,	106
Randolph,	106
Rockport,	92
Roxbury,	108
Salem,	92
Salisbury,	92
Scituate,	112
Southbridge,	98
South Scituate,	112
Springfield,	102
Taunton,	110
Waltham,	96
Ware,	100
Wareham,	112
Westfield,	102
Weymouth,	108
Winchendon	100
Worcester,	100

FIVE CENTS SAVINGS BANKS.

Boston,	114
Charlestown,	116
East Cambridge,	116
Fall River,	122
Foxborough,	120
Harwich,	122
Lowell,	118
Lynn,	114
New Bedford,	122
Natick,	118
Newburyport,	116
Plymouth,	122
Salem,	116
Shelburne,	120
South Danvers,	116
Springfield,	120
Stoneham,	118
Woburn,	118
Worcester,	120

PUBLIC DOCUMENT.....No. 11.

ABSTRACTS

OF THE

RETURNS FROM THE BANKS,

AND FROM THE

INSTITUTIONS FOR SAVINGS

IN

MASSACHUSETTS.

1860.

PREPARED FROM OFFICIAL RETURNS

By OLIVER WARNER,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1860.

The official circular, requiring Returns from the Banks, was issued by the Governor on the fifteenth day of November, and had reference to their condition on the last Saturday, being the twenty-seventh day, of October, 1860.

All the Returns have been received.

CONDITION

OF THE

BANKS IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1860.

	BOSTON.				
	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
DUE FROM THE BANK.					
Capital Stock, ...	$500,000 00	$1,000,000 00	$750,000 00	$900,000 00	$400,000 00
Bills in circulation of denomination of five dollars and upwards, ...	109,265 00	132,705 00	253,400 00	165,817 00*	149,000 00
Bills in circulation of denomination less than five dollars, ...	25,464 00	24,883 00	41,736 00	54,929 00	60,407 00
Net profits on hand, ...	54,479 15	74,321 04	66,349 02	150,164 82	46,098 72
Balances due to other Banks, . . .	69,008 13	294,862 85	20,258 73	95,675 41	1,067 77
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, ...	227,075 92	498,122 19	518,767 13	655,124 91	434,544 74
Cash deposited bearing interest, . . .	– –	– –	16,311 34	– –	– –
Total amount due from the bank, . . .	985,292 20	2,024,894 08	1,666,822 22	2,021,711 14	1,091,118 23
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house, ...	24,934 35	144,413 41	109,926 82	175,549 81	97,208 85
Real Estate, ...	45,000 00	– –	2,399 09	65,000 00	– –

Bills of banks in this and of the other New England States, ...	36,000 00	18,948 00	100,338 91	113,191 14	43,537 00
Balances due from other banks, . . .	62,429 68	77,749 67	22,635 09	41,481 68	150,472 19
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	816,928 17	1,783,783 00	1,431,522 31	1,626,488 51	799,900 19
Total amount of the Resources of the bank, .	985,292 20	2,024,894 08	1,666,822 22	2,021,711 14	1,091,118 23
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 3½ per cent., 17,500 00	April, 1860, 4 per cent., 40,000 00	April, 1860, 3½ per cent., 26,250 00	April, 1860, 4 per cent., 36,000 00	April, 1860, 4½ per cent., 18,000 00
	October, 1859, 3½ per cent., 17,500 00	October, 1860, 4 per cent., 40,000 00	October, 1860, 3½ per cent., 26,250 00	October, 1860, 4 per cent., 36,000 00	October, 1860, 4½ per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	46,724 84	65,821 15	48,072 28	132,964 29†	34,884 87
Amount of Debts due to the Bank, secured by pledge of its stock, ...	1,000 00	– –	20,025 00	– –	13,500 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	9,603 00	– –	– –
Amount of liabilities of Directors, . . .	47,082 00	130,826 00	136,324 00	233,100 00	95,083 96

* "In 1812 issued bills of the denomination of 6, 7, 8, and 9 dollars."

† "Subject to payment of tax to State, of $4,500."

	BOSTON—Continued.				
	City.	Columbian.	Bank of Commerce.	Eagle.	Eliot.
DUE FROM THE BANK.					
Capital Stock,	$1,000,000 00	$1,000,000 00	$2,000,000 00	$1,000,000 00	$600,000 00
Bills in circulation of denomination of five dollars and upwards,	108,045 00	118,340 00	287,945 00	133,415 00	96,450 00
Bills in circulation of denomination less than five dollars,	16,520 00	29,587 00	36,763 00	22,255 00	34,934 00
Net profits on hand,	94,161 10	43,607 17	134,344 61	92,724 09	62,647 34
Balances due to other banks,	35,043 63	3,007 88	808,799 55	13,741 06	128,530 12
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	532,743 88	567,372 30	701,955 43	559,896 97	257,006 85
Cash deposited bearing interest,	– –	237,000 00	175,000 00	– –	– –
Total amount due from the bank,	1,786,513 61	1,998,914 35	4,144,807 59	1,822,032 12	1,179,568 31
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	110,441 16	160,743 96	208,817 62	90,488 26	49,010 00
Real Estate,	30,000 00	– –	8,194 15	– –	– –

Bills of banks in this and of the other New England States, ...	23,625 00	87,419 00	447,253 90	95,635 00	66,539 24
Balances due from other banks, . . .	51,759 19	2,060 69	131,573 19	10,040 87	23,891 49
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	1,570,688 26	1,748,690 70	3,348,968 73	1,625,867 99	1,040,127 58
Total amount of the Resources of the bank, .	1,786,513 61	1,998,914 35	4,144,807 59	1,822,032 12	1,179,568 31
Rate and amount of Dividends since the last annual Return, with dates, ...	April, 1860, 3½ per cent., 35,000 00 October, 1860, 3½ per cent., 35,000 00	April, 1860, 3½ per cent., 26,250 00 October, 1860, 3½ per cent., 26,250 00	April, 1860, 3½ per cent., 70,000 00 October, 1860, 3½ per cent., 70,000 00	April, 1860, 4 per cent., 28,000 00* October, 1860, 3½ per cent., 24,500 00*	April, 1860, 3½ per cent., 21,000 00 October, 1860, 3½ per cent., 21,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	70,908 97	40,728 30	100,000 00	89,777 57	50,145 66
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	– –	– –	2,900 on 34 shares.	– –
Amount of Debts due and not paid, and considered doubtful, ...	3,283 00	– –	– –	847 75	–
Amount of liabilities of Directors, . . .	225,700 00	148,615 39	246,775 00	57,259	

* On $700,000 capital. August 1, the capital was increased to $1,000,000. October 1, interest paid on $300,000, $2

	BOSTON—Continued.				
	Exchange.	Faneuil Hall.	Freeman's.	Globe.	
DUE FROM THE BANK.					
Capital Stock,	$1,000,000 00	$500,000 00	$400,000 00	$1,000,000 00	$900,0
Bills in circulation of denomination of five dollars and upwards,	279,372 50*	187,885 00	199,420 00	159,600 00	125,070 00
Bills in circulation of denomination less than five dollars,	33,831 50*	46,370 00	38,384 00	19,078 00	62,723 00
Net profits on hand,	182,692 56	68,670 36	63,769 36	110,173 07	64,204 42
Balances due to other banks,	510,070 09	584 51	44,569 19	346,506 16	53,262 25
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	547,103 06	461,536 43	286,048 04	543,576 99	490,115 00
Cash deposited bearing interest,	– –	– –	– –	– –	117,922 10
Total amount due from the bank,	2,553,069 71	1,265,046 30	1,032,190 59	2,178,934 22	1,813,296 77
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	121,610 71	105,442 90	89,360 89	154,292 61	96,639 49
Real Estate,	– –	60,000 00	– –	– –	– –

Bills of banks in this and of the other New England States, ...	177,487 01	30,883 00	28,724 00	99,329 00	58,873 00
Balances due from other banks, . . .	205,767 10	102,564 83	115,137 80	20,627 83	29,127 70
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded debts of every description, excepting the balances due from other banks, .	2,048,204 89	966,155 57	798,967 90	1,904,684 78	1,628,656 58
Total amount of the Resources of the bank, .	2,553,069 71	1,265,046 30	1,032,190 59	2,178,934 22	1,813,296 77
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 5 per cent., 50,000 00	April, 1860, 4 per cent., 20,000 00	April, 1860, 4½ per cent., 18,000 00	April, 1860, 4 per cent., 40,000 00	April, 1860, 3½ per cent., 31,500 00
	October, 1860, 5 per cent., 50,000 00	October, 1860, 4 per cent., 20,000 00	October, 1860, 4½ per cent., 18,000 00	October, 1860, 4 per cent., 40,000 00	October, 1860, 3½ per cent., 31,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	156,114 17	55,473 41	54,000 00	110,173 07	64,204 42
Amount of Debts due to the Bank, secured by pledge of its stock, ...	2,100 00	1,100 00	1,000 00	3,700 00	2,650 00
Amount of Debts due and not paid, and considered doubtful, ...	241 20	20,000 00	2,887 74	– –	– –
Amount of liabilities of Directors, . . .	209,874 00	111,319 00	20,632 55	162,800 00	108,000 00

* "Half of a 5 dollar bill and half of a 3 dollar bill returned to the bank and paid."

	BOSTON—Continued.				
	Hamilton.	Hide and Leather.	Howard.	Market.	Massachusetts.
DUE FROM THE BANK.					
Capital Stock,	$500,000 00	$1,000,000 00	$500,000 00	$560,000 00	$800,000 00
Bills in circulation of denomination of five dollars and upwards,	181,425 00	193,075 00	153,510 00	92,720 00	92,055 00
Bills in circulation of denomination less than five dollars,	17,052 00	112,681 00	54,644 00	17,052 00	12,943 00
Net profits on hand,	133,450 30	48,360 51	48,367 87	93,067 92	103,940 67
Balances due to other banks,	7,976 25	270,127 51	142,240 07	197,142 03	8,306 90
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	488,040 98	301,386 30	169,922 00	253,098 17	464,904 31
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	1,327,944 53	1,925,630 32	1,068,683 94	1,213,080 12	1,482,149 88
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	139,625 28	89,342 09	81,711 37	65,136 35	137,786 19
Real Estate,	– –	– –	– –	– –	21,973 80

Bills of banks in this and of the other New England States, ...	40,099 00	139,216 00	99,147 47	101,294 00	33,895 00
Balances due from other banks, . . .	151,200 59	43,166 18	5,324 59	15,205 56	28,023 21
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	997,019 66	1,653,906 05	882,500 51	1,031,444 21	1,260,471 68
Total amount of the Resources of the bank, .	1,327,944 53	1,925,630 32	1,068,683 94	1,213,080 12	1,482,149 88
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, $4\frac{1}{2}$ per cent., 22,500 00	April, 1860, 3 per cent., 30,000 00	April, 1860, $3\frac{1}{2}$ per cent., 17,500 00	April, 1860, $3\frac{1}{2}$ per cent., 19,600 00	April, 1860, $3\frac{1}{5}$ per cent., 25,600 00
	October, 1860, $4\frac{1}{2}$ per cent., 22,500 00	October, 1860, 3 per cent., 30,000 00	October, 1860, $3\frac{1}{2}$ per cent., 17,500 00	October, 1860, 4 per cent., 22,400 00	October, 1860, 10 per cent., 80,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	120,000 00	20,000 00	42,992 97	74,801 42	86,467 72
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	1,400 00	1,000 00	309 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	7,289 41	– –
Amount of liabilities of Directors, . . .	102,683 00	169,000 00	90,990 00	25,879 00	164,108 68

	BOSTON—Continued.			
	Maverick.	Merchants'.	Bank of Mutual Redemption.	National.
DUE FROM THE BANK.				
Capital Stock,	$100,000 00	$1,000,000 00	$561,700 00	$750,000 00
Bills in circulation of denomination of five dollars and upwards,	93,240 00	483,520 00	90,240 00	101,115 00
Bills in circulation of denomination less than five dollars,	32,173 00	– –	– –	38,027 00
Net profits on hand,	22,355 57	292,134 29	2,202 88	29,791 90
Balances due to other banks,	8,775 78	614,150 10	1,599,819 43	10 25
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	181,924 66	2,028,354 78	20,908 03	312,228 81
Cash deposited bearing interest,	– –	– –	7,681 98	70,000 00
Total amount due from the bank,	738,469 01	7,418,159 17	2,282,552 32	1,301,172 96
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	53,121 94	650,096 00	101,547 35	60,811 85
Real Estate,	– –	400,000 00	– –	– –

Bills of banks in this, and of the other New England States, ...	26,471 79	459,631 45	613,215 06	56,066 16
Balances due from other banks, . . .	8,832 02	84,425 19	538,925 13	5,568 13
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	650,043 26	5,824,006 53	1,025,864 78	1,178,726 82
Total amount of the Resources of the bank, .	738,469 01	7,418,159 17	2,282,552 32	1,301,172 96
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, $3\frac{1}{2}$ per cent., 14,000 00	April, 1860, 3 per cent., 120,000 00	– –	April, 1860, $3\frac{1}{2}$ per cent., 26,250 00
	October, 1860, $3\frac{1}{2}$ per cent., 14,000 00	October, 1860, 3 per cent., 120,000 00	October, 1860, 2 per cent., 11,234 00	October, 1860, $3\frac{1}{2}$ per cent., 26,250 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	19,552 27	145,024 53	6,504 23	25,104 47
Amount of Debts due to the bank, secured by pledge of its stock, ...	9,485 00	75,740 00	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	2,605 00	12,753 91	– –	5,338 00
Amount of liabilities of Directors, . . .	96,833 10	196,752 54	45,405 00	150,000 00*

* Estimated.

	BOSTON—Continued.			
	New England.	North.	Bank of North America.	Shawmut.
DUE FROM THE BANK.				
Capital Stock,	$1,000,000 00	$860,000 00	$750,000 00	$750,000 00
Bills in circulation of denomination of five dollars and upwards,	110,135 00	111,495 00	140,745 00	130,280 00
Bills in circulation of denomination less than five dollars,	20,309 00	20,733 00	39,174 00	46,602 00
Net profits on hand,	44,935 24	17,431 59	57,153 85	26,827 24
Balances due to other banks,	44,205 18	40,484 96	41,212 59	73,755 14
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	344,716 92	389,090 00	371,317 85	339,784 54
Cash deposited, bearing interest,	54,305 31	– –	– –	50,000 00
Total amount due from the bank,	1,618,606 65	1,439,234 55	1,399,603 29	1,417,248 92
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	81,167 47	102,439 42	87,511 85	47,899 30
Real Estate,	40,000 00	1,000 00	– –	– –

Bills of banks in this, and of the other New England States, ...	88,368 00	91,435 00	48,843 00	111,097 00
Balances due from other banks, . . .	9,708 12	11,287 12	71,393 88	12,825 37
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	1,399,363 06	1,233,073 01	1,191,854 56	1,245,427 25
Total amount of the Resources of the bank, .	1,618,606 65	1,439,234 55	1,399,603 29	1,417,248 92
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 3½ per cent., 35,000 00	April, 1860, 3 per cent., 25,800 00	April, 1860, 3½ per cent., 26,250 00	April, 1860, 3 per cent., 22,500 00
	October, 1860, 3½ per cent., 35,000 00	October, 1860, 3 per cent., 25,800 00	October, 1860, 3½ per cent., 26,250 00	October, 1860, 3 per cent., 22,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	25,199 65	11,782 95	48,571 60	7,296 14
Amount of Debts due to the bank, secured by pledge of its stock, ...	3,255 00	500 00	3,000 00	3,500 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	7,723 49	550 00
Amount of liabilities of Directors, . . .	72,322 00	100,162 95	95,388 00	118,547 42

	BOSTON—Continued.			
	Shoe and Leather Dealers'.	State.	Suffolk.	Traders'.
DUE FROM THE BANK.				
Capital Stock,	$1,000,000 00	$1,800,000 00	$1,000,000 00	$600,000 00
Bills in circulation of denomination of five dollars and upwards,	165,960 00	207,540 00	463,120 00	95,940 00
Bills in circulation of denomination less than five dollars,	38,583 00	11,863 00	12,385 00	22,710 00
Net profits on hand,	173,770 85	265,914 49	228,123 42	34,347 49
Balances due to other banks,	433,794 42	171,205 52	1,013,425 47	107,418 56
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	515,369 70	1,039,930 99	618,375 55	245,098 29
Cash deposited bearing interest,	– –	– –	– –	151,000 00
Total amount due from the bank,	2,327,477 97	3,496,454 00	3,335,429 44	1,256,514 31
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	96,399 49	233,570 75	202,602 24	50,977 65
Real Estate,	70,000 00	– –	120,000 00	3,680 39

Bills of banks in this, and of the other New England States, ...	175,316 96	202,497 08	505,355 00	37,477 00
Balances due from other banks, . . .	128,275 05	135,833 76	716,181 65	52,317 53
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	1,857,486 47	2,924,552 41	1,791,290 55	1,112,061 77
Total amount of the Resources of the bank, .	2,327,477 97	3,496,454 00	3,335,429 44	1,256,514 34
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, $4\frac{1}{2}$ per cent., 45,000 00	April, 1860, $3\frac{1}{2}$ per cent., 63,000 00	April, 1860, $4\frac{1}{2}$ per cent., 45,000 00	April, 1860, 3 per cent., 18,000 00
	October, 1860, $4\frac{1}{2}$ per cent., 45,000 00	October, 1860, $3\frac{1}{2}$ per cent., 63,000 00	October, 1860, $4\frac{1}{2}$ per cent., 45,000 00	October, 1860, 3 per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	145,000 00	223,124 72	202,257 67	23,331 77
Amount of Debts due to the bank, secured by pledge of its stock, ...	800 00	6,700 00	– –	325 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	7,500 00
Amount of liabilities of Directors, . . .	55,439 00	132,302 87	143,049 00	209,433 00

	BOSTON—Continued.			
	Tremont.	Union.	Washington.	Webster.
DUE FROM THE BANK.				
Capital Stock,	$1,500,000 00	$1,000,000 00	$750,000 00	$1,500,000 00
Bills in circulation of denomination of five dollars and upwards,	275,925 00	141,220 00	189,665 00	315,625 00
Bills in circulation of denomination less than five dollars,	12,837 00	11,480 00	28,163 00	26,560 00
Net profits on hand,	108,187 94	135,803 57	57,594 96	92,724 92
Balances due to other banks,	363,814 51	250,571 92	32,775 24	132,784 53
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	680,047 99	729,935 87	386,461 74	556,308 63
Cash deposited bearing interest,	– –	– –	1,050 00	428,566 29
Total amount due from the bank,	2,940,812 44	2,269,011 36	1,445,709 94	3,052,569 37
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	161,054 34	150,563 05	45,743 21	261,400 36
Real Estate,	– –	– –	14,633 74	– –

Bills of banks in this, and of the other New England States, ...	229,988 05	148,496 54	114,503 00	224,406 00
Balances due from other banks, . . .	78,492 86	21,368 75	6,078 82	80,956 98
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	2,471,277 19	1,948,583 02	1,264,751 17	2,485,806 03
Total amount of the Resources of the bank, .	2,940,812 44	2,269,011 36	1,445,709 94	3,052,569 37
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 4 per cent., 60,000 00	April, 1860, 4 per cent., 40,000 00	April, 1860, 3 per cent., 22,500 00	April, 1860, 3½ per cent., 52,500 00
	October, 1860, 4 per cent., 60,000 00	October, 1860, 4 per cent., 40,000 00	October, 1860, 3 per cent., 22,500 00	October, 1860, 3½ per cent., 52,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	97,790 69	124,043 31	42,600 00	51,835 79
Amount of Debts due to the bank, secured by pledge of its stock, ...	2,200 00	2,100 00	– –	– –
Amount of debts due and not paid, and considered doubtful, ...	– –	478 05	9,000 00	– –
Amount of liabilities of Directors, . . .	298,400 00	151,443 00	43,052 00	334,171 00

Banks organized under General Law.]

	BOSTON.				
	Bank of the Metropolis.	Bank of the Republic.	Revere.	Safety Fund.	Aggregate of 4 Banks organized under General Law.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$1,000,000 00	$1,000,000 00	$1,000,000 00	$3,200,000 00
Bills in circulation of denomination of five dollars and upwards,	70,320 00	109,300 00	141,695 00	144,255 00	465,570 00
Bills in circulation of denomination less than five dollars,	29,521 00	31,345 00	55,000 00	45,029 00	160,895 00
Net profits on hand,	9,258 26	13,191 29	19,863 71	41,969 11	84,282 37
Balances due to other Banks,	9,870 77	94,285 91	28,992 93	400,641 44	533,791 05
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	188,668 79	347,380 01	392,761 17	481,760 02	1,410,569 99
Cash deposited bearing interest,	– –	– –	103,250 00	51,449 75	154,699 75
Total amount due from the bank,	507,638 82	1,595,502 21	1,741,562 81	2,165,104 32	6,009,808 16
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	6,438 29	66,883 25	110,085 90	85,504 01	268,911 45
Real Estate,	– –	4,000 00*	– –	– –	4,000 00
Bills of banks in this and of the other New England States,	48,580 00	13,355 00	84,221 00	120,129 03	266,285 03
Balances due from other banks,	6,665 38	106,891 40	49,594 24	5,945 94	169,096 96
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	445,955 15	1,404,372 56	1,497,661 67	1,953,525 34	5,301,514 72

Total amount of the Resources of the bank, .	507,638 82	1,595,502 21	1,741,562 81	2,165,104 32	6,009,808 16
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 4 per cent., 8,000 00	– –	April, 1860, 3 per cent., 30,000 00	April, 1860, 3 per cent., 30,000 00	68,000 00
	October, 1860, 4 per cent., 8,000 00	October, 1860, 4 per cent., for 8 months, on 650,000 00 26,000 00	October, 1860, 3 per cent., 30,000 00	October, 1860, 3 per cent., 30,000 00	94,000 00
Amount of Reserved Profits at the time of declaring the last dividend, ...	6,000 00	10,033 58	14,459 79	14,418 65	44,912 02
Amount of Debts due to the Bank, secured by pledge of its stock, ...	2,000 00	3,350 00	500 00	– –	5,850 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	300 00	– –	300 00
Amount of liabilities of Directors, . . .	26,197 00	150,103 00	271,000 00	85,746 46	533,046 46
Amount of Stocks deposited with the Auditor,	108,000 00	155,500 00	293,500 00	200,400 00	757,400 00

[Public Stocks deposited with the Auditor of the Commonwealth, as security for the circulation of Notes, namely:]

Bank of the Metropolis.—Bonds of the City of Boston, $73,000; Bonds of the City of Worcester, $25,000. Interest on preceding bonds 5 per cent. Bonds of the City of Roxbury, $7,000. Interest 5½ per cent. Bonds of Commonwealth of Massachusetts, $3,000. Interest 6 per cent.

Bank of the Republic.—Bonds of the State of Maine, $52,000; Bonds of the City of Lawrence, $10,000; Bonds of the City of Boston, $20,500; Bonds of the City of Roxbury, $11,000; Bonds of the United States, $25,000; Notes of the State of Vermont, $15,000; Note of the Town of North Chelsea, $8,000; Note of the Town of Newton, $10,000; Note of the Town of Marlboro', $4,000.

Revere Bank.—Bonds of the City of Roxbury, $50,000. Interest 5½ per cent. Bonds of the State of Vermont, $10,000. Interest 6 per cent. Bonds of the City of Boston, $100,000. Interest 5 per cent. United States Treasury Notes, $113,500. Interest 6 per cent. United States Treasury Notes, $10,000. Interest 5¾ per cent. United States Treasury Notes, $10,000. Interest 5½ per cent.

Safety Fund.—Bonds of the City of Lynn, $60,000; Bonds of the City of Lawrence, $16,000; Bonds of the Town of Waltham, $20,000; Bonds of the Town of Natick, $15,000; Bonds of the Town of Somerville, $14,400; Bonds of the City of Chelsea, $25,000; Bonds of the City of Roxbury, $40,000, Interest on preceding bonds 5½ per cent. Bonds of the City of Cambridge, $10,000. Interest 6 per cent.

* This is amount expended for 'furniture.' It is rendered as 'personal,' but is placed in the table as 'real,' there being no interrogation in regard to personal estate.

	SOUTH BOSTON.		CHELSEA.	ANDOVER.	BEVERLY.
	Broadway.	Mechanics'.	Tradesman's.	Andover.	Beverly.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$250,000 00	$150,000 00	$250,000 00	$125,000 00
Bills in circulation of denomination of five dollars and upwards,	57,820 00	75,350 00	76,015 00	71,710 00	62,105 00
Bills in circulation of denomination less than five dollars,	23,349 00	37,627 00	34,824 00	13,434 00	17,067 00
Net profits on hand,	8,718 84	35,792 98	11,461 00	19,350 05	9,527 51
Balances due to other banks,	– –	– –	310 47	– –	460 14
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	59,293 61	172,116 12	64,500 16	62,569 66	51,255 35
Cash deposited bearing interest,	– –	– –	4,258 27	8,890 04	– –
Total amount due from the bank,	299,181 45	570,886 10	341,368 90	425,953 75	265,415 00
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,784 70	18,947 30	14,092 43	11,270 98	13,783 44
Real Estate,	10,059 48	18,500 00	– –	5,000 00	– –

Bills of banks in this and of the other New England States, ...	5,472 00	4,298 00	8,465 80	2,039 00	2,647 88
Balances due from other banks, . . .	2,537 10	3,005 44	5,000 00	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand	8,119 58	79,664 03	16,723 81	15,502 45	11,468 30
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	267,208 59	446,471 33	297,086 86	392,141 32	237,515 38
Total amount of the Resources of the bank, .	299,181 45	570,886 10	341,368 90	425,953 75	265,415 00
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 3 per cent., 4,500 00 October, 1860, 3 per cent., 4,500 00	April, 1860, 4 per cent., 10,000 00 October, 1860, 4½ per cent., 11,250 00	April, 1860, 3½ per cent., 5,250 00 October, 1860, 3½ per cent., 5,250 00	April, 1860, 3½ per cent., 8,750 00 October, 1860, 3½ per cent., 8,750 00	April, 1860, 3½ per cent., 4,375 00 October, 1860, 3½ per cent., 4,375 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	7,759 69	28,200 00	10,321 11	17,784 27	6,253 12
Amount of Debts due to the bank, secured by pledge of its stock, ...	2,250 00	1,000 00	7,275 00	2,200 00	1,125 00
Amount of Debts due and not paid, and considered doubtful, ...	820 00	346 68	400 00	3,161 33	– –
Amount of liabilities of Directors, . . .	29,900 00	67,571 00	39,435 00	59,017 92	19,807 00

	DANVERS.	SOUTH DANVERS.		GLOUCESTER.	
	Village.	Danvers.	Warren.	Bank of Cape Ann.	Gloucester.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$150,000 00	$250,000 00	$150,000 00	$300,000 00
Bills in circulation of denomination of five dollars and upwards,	61,765 00	55,365 00	74,843 00	122,190 00	111,457 00
Bills in circulation of denomination less than five dollars,	14,141 00	12,908 00	20,115 50†	29,890 00	28,875 00
Net profits on hand,	21,064 08	32,010 21	27,123 96	9,308 92	27,255 23
Balances due to other banks,	7,280 44	1,139 04	110 00	– –	458 66
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	52,582 86	28,405 92	58,392 65	44,415 06	145,680 39
Cash deposited bearing interest,	– –	20,000 00	28,471 63	– –	– –
Total amount due from the bank,	356,833 38	299,828 17	459,056 74	355,803 98	613,726 28
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	9,953 50	9,525 70	12,133 60	5,591 95	12,460 01
Real Estate,	17,782 69	6,170 00	6,000 00	6,000 00	8,500 00

Bills of banks in this, and of the other New England States, ...	2,581 58	5,952 34	5,769 95	4,478 21	26,982 95
Balances due from other banks, . . .	8,000 00	– –	5,000 00	961 49	1,995 08
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	32,916 41	1,971 76	20,787 12	38,283 68	20,915 29
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	285,599 20	276,208 37	409,366 07	300,488 65	542,872 95
Total amount of the Resources of the bank, .	356,833 38	299,828 17	459,056 74	355,803 98	613,726 28
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 3½ per cent., 7,000 00 October, 1860, 3½ per cent., 7,000 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00	April, 1860, 4 per cent., 10,000 00 October, 1860, 4 per cent., 10,000 00	April, 1860, 3 per cent., 4,500 00 October, 1860, 3 per cent., 4,500 00	April, 1860, 3½ per cent., 10,500 00 October, 1860, 3½ per cent., 10,500 00
Amount of Reserved Profits at the time of declaring the last dividend, ...	18,565 93	30,466 68	24,814 13	5,144 85	25,632 56
Amount of Debts due to the bank, secured by pledge of its stock, ...	165 00	4,500 00	– –	8,010 00	3,180 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	12,354 41*	– –	– –	533 15
Amount of liabilities of Directors, . . .	105,109 69	32,904 33	65,759 50	27,158 54	129,636 03

* "Loss estimated not to exceed $500."

"† $41.50 fractional bills outstanding."

	HAVERHILL.				LAWRENCE.
	Essex.	Haverhill.	Merrimack.	Union.	Bay State.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$200,000 00	$180,000 00	$200,000 00	$375,000 00
Bills in circulation of denomination of five dollars and upwards,	46,005 00	104,950 00	64,355 00	63,355 00	184,755 00
Bills in circulation of denomination less than five dollars,	17,775 00	27,473 00	30,657 00	30,148 00	53,153 00
Net profits on hand,	7,681 52	33,249 06	32,528 18	27,392 29	41,503 33
Balances due to other banks,	– –	26,998 83	4,014 70	1,033 00	795 75
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	18,660 73	43,895 47	30,720 58	60,266 33	129,127 71
Cash deposited bearing interest,	15,000 00	10,000 00	20,000 00	– –	– –
Total amount due from the bank,	205,122 25	446,566 36	362,275 46	382,194 62	784,334 79
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	6,116 41	8,525 13	5,123 42	9,508 53	14,012 07
Real Estate,	8,000 00	8,500 00	2,000 00	3,000 00	20,000 00

Bills of banks in this and of the other New England States, ...	1,888 00	3,904 78	1,345 56	1,194 00	6,304 92
Balances due from other banks, . . .	3,000 00	5,000 00	8,637 87	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	16,073 21	36,726 23	1,990 02	31,196 41	34,732 19
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded debts of every description, excepting the balances due from other banks, .	170,044 63	383,910 22	343,178 59	337,295 68	709,285 61
Total amount of the Resources of the bank, .	205,122 25	446,566 36	362,275 46	382,194 62	784,334 79
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4½ per cent., 9,000 00	April, 1860, 4 per cent., 7,200 00 October, 1860, 4 per cent., 7,200 00	April, 1860, 5 per cent., 10,000 00 October, 1860, 4½ per cent., 9,000 00	April, '60, 3½ per ct. on $500,000 17,500 00 Oct., '60, 4 per ct., on $375,000 15,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	6,700 00	30,000 00	29,400 00	25,694 41	38,263 81
Amount of Debts due to the Bank, secured by pledge of its stock, ...	– –	– –	– –	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	1,000 00	– –	– –
Amount of liabilities of Directors, . . .	16,112 00	20,666 99	31,931 00	45,899 00	70,168 00

	LAWRENCE—Con.	LYNN.			MARBLEHEAD.
	Pemberton.	City.	Laighton.	Lynn Mechanics'.	Grand.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$150,000 00	$200,000 00	$250,000 00	$100,000 00
Bills in circulation of denomination of five dollars and upwards,	70,595 00	75,615 00	38,160 00	114,865 00	60,290 00
Bills in circulation of denomination less than five dollars,	17,343 00	36,184 00	27,039 00	35,490 00	18,046 00
Net profits on hand,	11,522 50	9,111 70	20,699 27	35,506 25	9,774 69
Balances due to other banks,	– –	1,146 18	2,776 48	7,557 67	156,05 00
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	37,713 48	43,338 95	36,976 18	113,344 71	23,948 58
Cash deposited, bearing interest,	– –	2,307 39	– –	30,300 00	– –
Total amount due from the bank,	237,173 98	317,703 22	325,650 93	587,063 63	212,215 32
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	3,223 11	6,887 07	12,522 15	13,396 93	8,160 98
Real Estate,	10,915 69	– –	– –	12,000 00	8,222 49

Bills of banks in this, and of the other New England States, ...	5,065 48	3,971 84	7,620 00	11,700 00	991 00
Balances due from other banks, . . .	– –	– –	5,789 69	406 75	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	13,341 45	28,052 03	2,504 87	57,776 49	18,137 21
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	204,628 25*	278,792 28	297,214 22	491,783 46	173,703 64
Total amount of the Resources of the bank, .	237,173 98	317,703 22	325,650 93	587,063 63	212,215 32
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00†	April, 1860, 3½ per cent., 7,000 00 October, 1860, 3½ per cent., 7,000 00	April, 1860, 5 per cent., 12,500 00 October, 1860, 5 per cent., 12,500 00	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	10,603 14	7,679 73	19,400 23	32,347 64	9,101 65
Amount of Debts due to the bank, secured by pledge of its stock, ...	450 00	500 00	3,075 00	748 00	650 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	2,000 00‡	– –	– –
Amount of liabilities of Directors, . . .	25,206 05	39,448 00	72,718 52	58,259 02	39,959 38

* "Including $5,000 stock in Bank of Mutual Redemption."

† "And interest paid on new stock, $384."

‡ "We have real estate amounting to $7,189.01, taken for debt, which sum is included in the $297,214.22; the $2,000 doubtful refers to this debt."

	MARBLEHEAD—Con.	METHUEN.	NEWBURYPORT.		
	Marblehead.	Spicket Falls.	Mechanics'.	Merchants'.	Ocean.
DUE FROM THE BANK.					
Capital Stock,	$120,000 00	$100,000 00	$200,000 00	$210,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	44,390 00	28,470 00	60,000 00	39,825 00	116,310 00
Bills in circulation of denomination less than five dollars,	20,802 00	16,193 00	15,515 00	16,129 00	19,414 00
Net profits on hand,	5,841 41	8,663 75	21,054 25	3,416 41	23,892 05
Balances due to other banks,	– –	– –	3,169 50	3,092 17	504 53
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	26,753 18	32,601 18	68,221 48	50,859 11	86,127 04
Cash deposited bearing interest,	– –	– –	– –	– –	9,268 00
Total amount due from the bank,	217,786 59	185,927 93	367,960 23	323,321 69	405,515 62
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	8,603 49	6,153 81	9,771 65	14,840 13	11,642 80
Real Estate,	6,333 33	– –	4,500 00	5,300 00	2,500 00

Bills of banks in this and of the other New England States, ...	1,543 00	1,436 00	2,902 00	1,961 00	1,449 31
Balances due from other banks, . . .	3,000 00	3,000 00	– –	– –	4,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	4,049 25	15,170 02	14,094 81	9,035 73	91,407 71
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	194,257 52	160,168 10	336,691 77	292,184 83	294,515 80
Total amount of the Resources of the bank, .	217,786 59	185,927 93	367,960 23	323,321 69	405,515 62
Rate and amount of Dividends since the last annual Return, with dates, ...	April, 1860, 4 per cent., 4,800 00 October, 1860, 3½ per cent., 4,200 00	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00	April, 1860, 3 per cent., 6,300 00 October, 1860, 3 per cent., 6,300 00	April, 1860, 5 per cent., 7,500 00 October, 1860, 5 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	4,713 50	7,645 09	19,288 28	875 52	22,106 05
Amount of Debts due to the bank, secured by pledge of its stock, ...	2,995 00	– –	375 00	1,000 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	5,854 00	– –	– –
Amount of liabilities of Directors, . . .	26,212 66	19,877 40	19,750 00	8,900 00	8,276 41

	ROCKPORT.	SALEM.			
	Rockport.	Asiatic.	Commercial.	Exchange.	Mercantile.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$315,000 00	$200,000 00	$200,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	78,875 00	66,250 00	66,595 00	60,705 00	34,166 00
Bills in circulation of denomination less than five dollars,	16,672 00	24,391 00	39,913 00	26,967 00	19,278 00
Net profits on hand,	9,531 34	13,982 10	19,886 27	14,932 89	4,102 83
Balances due to other banks,	– –	26,311 99	4,481 48	449 44	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	69,108 40	136,722 84	75,841 79	66,627 03	54,871 83
Cash deposited bearing interest,	– –	– –	20,000 00	– –	– –
Total amount due from the bank,	324,186 74	582,657 93	426,717 54	369,681 36	312,418 66
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	6,008 46	13,556 76	8,056 54	9,761 95	6,069 97
Real Estate,	– –	29,000 00	4,500 00	3,000 00	5,000 00

Bills of banks in this, and of the other New England States, ...	656 00	9,975 00	9,674 20	1,799 00	6,672 00
Balances due from other banks, . . .	– –	– –	– –	3,878 48	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand	43,221 32	48,671 61	5,800 96	38,543 90	8,356 80
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	274,300 96	481,454 56	398,685 84	312,698 03	286,319 89
Total amount of the Resources of the bank, .	324,186 74	582,657 93	426,717 54	369,681 36	312,418 66
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, $3\frac{1}{2}$ per cent., 5,250 00 October, 1860, $3\frac{1}{2}$ per cent., 5,250 00	April, 1860, 4 per cent., 12,600 00 October, 1860, 4 per cent., 12,600 00	April, 1860, 4 per cent., 8,010 00 October, 1860, 4 per cent., 8,010 00	April, 1860, $3\frac{3}{8}$ per cent., 6,750 00 October, 1860, $3\frac{3}{8}$ per cent., 6,750 00	April, 1860, 3 per cent., 6,000 00 October, 1860, 3 per cent., 6,000 00
Amount of Reserved Profits at the of time declaring the last dividend, . . .	8,888 98	15,288 25	18,166 47	13,532 90	4,264 76
Amount of Debts due to the bank, secured by pledge of its stock, ...	6,000 00	– –	1,260 00	– –	1,500 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	1,916 50	– –	– –
Amount of liabilities of Directors, . . .	44,816 00	30,100 00	94,762 00	17,052 97	50,170 00

	SALEM.			SALISBURY.	BRIGHTON.
	Merchants'.	Naumkeag.	Salem.	Powow River.	Bank of Brighton.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$500,000 00	$187,500 00	$100,000 00	$250,000 00
Bills in circulation of denomination of five dollars and upwards,	80,392 00	115,350 00	57,880 00	82,780 00	121,725 00
Bills in circulation of denomination less than five dollars,	16,777 00	37,990 00	32,722 00	16,902 00	20,509 00
Net profits on hand,	9,781 59	30,260 58	10,536 49	14,800 04	17,117 11
Balances due to other banks,	211 50	4,012 10	7,524 07	372 85	15,636 08
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	56,955 00	166,071 45	53,762 90	32,243 34	39,993 50
Cash deposited bearing interest,	40,000 00	22,620 18	– –	17,000 00	– –
Total amount due from the bank,	404,117 09	876,304 31	349,925 46	264,098 23	464,980 69
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	17,459 62	16,906 10	5,404 08	6,278 09	21,121 13
Real Estate,	– –	2,000 00	– –	4,900 00	5,000 00

Bills of banks in this, and of the other New England States, ...	4,174 58	12,199 70	3,532 12	1,037 00	5,600 43
Balances due from other banks, . . .	– –	– –	– –	– –	3,529 08
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	20,720 64	43,405 45	26,609 04	52,362 40	– –
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	361,762 25	801,793 06	314,380 22	199,520 74	429,730 05
Total amount of the Resources of the bank, .	404,117 09	876,304 31	349,925 46	264,098 23	464,980 69
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 3 per cent., 6,000 00 October, 1860, 3 per cent., 6,000 00	April, 1860, 3 per cent., 15,000 00 October, 1860, 3 per cent., 15,000 00	April, 1860, 3 per cent., 5,625 00 October, 1860, 3 per cent., 5,625 00	April, 1860, 4½ per cent., 4,500 00 October, 1860, 4½ per cent., 4,500 00	April, 1860, 3 per cent., 7,500 00 October, 1860, 3 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	8,329 64	27,898 06	9,788 52	13,782 98	15,000 00
Amount of Debts due to the bank, secured by pledge of its stock, ...	355 00	5,060 00	3,500 00	– –	6,830 00
Amount of debts due and not paid, and considered doubtful, ...	– –	– –	– –	– –	5,605 00
Amount of liabilities of Directors, . . .	117,906 90	181,372 60	51,421 86	– –	54,514 86

	BRIGHTON—Con.	CAMBRIDGE.			
	Brighton Market.	Cambridge.	Cambridge City.	Cambridge Market.	Charles River.
DUE FROM THE BANK.					
Capital Stock,	$250,000 00	$100,000 00	$100,000 00	$150,000 00	$100,000 00
Bills in circulation of denomination of five dollars and upwards,	195,635 00	45,255 00	49,905 00	64,495 00	48,505 00
Bills in circulation of denomination less than five dollars,	20,593 00	23,515 00	13,483 00	9,311 00	13,958 00
Net profits on hand,	12,165 55	14,135 71	11,805 38	8,117 95	5,416 89
Balances due to other Banks,	517 00	– –	3,612 22	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	94,555 02	52,239 41	47,278 31	30,550 75	88,896 38
Cash deposited bearing interest,	– –	5,000 00	– –	– –	– –
Total amount due from the bank,	573,465 57	240,145 12	226,083 91	262,474 70	256,776 27
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	12,212 53	6,561 78	11,339 03	5,643 90	10,718 63
Real Estate,	8,240 28	6,000 00	– –	4,800 00	– –

Bills of banks in this and of the other New England States, ...	1,969 00	2,960 83	140 00	2,257 25	4,429 53
Balances due from other banks, . . .	5,000 00	– –	– –	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	46,067 02	17,719 45	10,705 79	13,573 02	42,095 89
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	499,976 74	206,903 06	203,899 09	236,200 53	199,532 22
Total amount of the Resources of the bank, .	573,465 57	240,145 12	226,083 91	262,474 70	256,776 27
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 4½ per cent., 11,250 00 October, 1860, 4½ per cent., 11,250 00	April, 1860, 4 per cent, 4,000 00 October, 1860, 4 per cent., 4,000 00	April, 1860, 3½ per cent., 3,500 00 October, 1860, 3½ per cent., 3,500 00	April, 1860, 3½ per cent., 5,250 00 October, 1860, 3 per cent., 4,500 00	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	11,823 05	14,222 51	8,718 79	8,047 25	4,693 34
Amount of Debts due to the Bank, secured by pledge of its stock, ...	9,250 00	5,500 00	100 00	7,950 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	1,214 55	– –	– –	– –	– –
Amount of liabilities of Directors, . . .	50,000 00	18,311 82	14,837 15	25,446 00	29,941 00

	CAMBRIDGE.—Con.	CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	Lechmere.	Bunker Hill.	Monument.	Concord.	Framingham.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$300,000 00	$150,000 00	$100,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	68,295 00	148,565 00	113,390 00	90,595 00	124,795 00
Bills in circulation of denomination less than five dollars,	22,935 00	56,376 00	36,461 00	8,799 00	40,123 00
Net profits on hand,	4,048 39	50,081 68	11,183 43	10,284 59	29,193 46
Balances due to other banks,	– –	– –	1,608 37	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	153,827 77	287,673 17	75,062 97	30,699 44	28,305 40
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	399,106 16	842,695 85	387,705 77	240,378 03	422,416 86
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	20,336 00	83,049 91	14,320 19	14,780 39	6,393 66
Real Estate,	– –	20,000 00	7,500 00	2,400 00	3,000 00

Bills of banks in this, and of the other New England States, ...	12,087 41	6,767 00	6,205 00	1,386 00	1,055 00
Balances due from other banks, . . .	– –	10,558 96	9,401 07	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	67,054 94	151,175 24	49,572 56	24,961 88	17,118 47
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	299,627 81	571,144 74	300,706 95	196,849 76	394,849 73
Total amount of the Resources of the bank, .	399,106 16	842,695 85	387,705 77	240,378 03	422,416 86
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 4 p. c. on $100,000 4,000 00 May extra, 10 p. c. 10,000 00 October, 1860, 4 per cent., 6,000 00	April, 1860, 4 per cent., 12,000 00 October, 1860, 4 per cent., 12,000 00	April, 1860, 3½ per cent., 5,250 00 October, 1860, 3½ per cent., 5,250 00	April, 1860, 3½ per cent., 3,500 00 October, 1860, 3½ per cent., 3,500 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	2,500 00	46,330 09	7,000 00	8,002 78	27,840 00
Amount of Debts due to the bank, secured by pledge of its stock, ...	4,300 00	6,150 00	200 00	3,215 00	450 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	2,000 00	– –
Amount of liabilities of Directors, . . .	48,401 00	6,000 00	30,848 46	13,173 00	23,500 00

	HOLLISTON.	HOPKINTON.	LOWELL.		
	Holliston.	Hopkinton.	Appleton.	Lowell.	Merchants'.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$150,000 00	$200,000 00	$200,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	47,685 00	92,933 00	151,245 00	64,130 00	65,450 00
Bills in circulation of denomination less than five dollars,	10,301 00	20,855 00	36,307 00	13,314 00	34,680 00
Net profits on hand,	6,690 42	16,132 73	25,081 69	37,779 75	6,528 59
Balances due to other banks,	5,844 26	– –	– –	2,556 63	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	9,057 98	17,587 78	82,140 49	34,177 07	63,921 74
Cash deposited, bearing interest,	– –	– –	– –	– –	30,000 00
Total amount due from the bank,	179,578 66	297,508 51	494,774 18	351,957 45	350,580 33
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,219 24	5,235 51	9,931 45	3,168 32	6,187 10
Real Estate,	– –	– –	24,000 00	– –	12,000 00

Bills of banks in this and of the other New England States,	2,363 89	9,393 00	7,612 40	8,247 38	6,591 24
Balances due from other banks,	– –	– –	6,419 91	10,500 00	75 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	5,379 44	14,952 64	47,305 30	19,596 51	30,250 76
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded debts of every description, excepting the balances due from other banks,	166,616 09	267,927 36	399,505 12	310,445 24	295,476 23
Total amount of the Resources of the bank,	179,578 66	297,508 51	494,774 18	351,957 45	350,580 33
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, $3\frac{1}{2}$ per cent., 3,500 00 October, 1860, $3\frac{1}{2}$ per cent., 3,500 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 5 per cent., 10,000 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00	April, 1860, 4 per cent., 4,000 00 Oct., '60, 5 per ct., on $100,000 5,000 00*
Amount of Reserved Profits at the time of declaring the last dividend,	5,700 00	15,058 45	19,427 79	37,436 03	2,300 00
Amount of Debts due to the Bank, secured by pledge of its stock,	500 00	300 00	750 00	3,799 00	3,650 00
Amount of Debts due and not paid, and considered doubtful,	– –	2,588 25	– –	10,650 00	450 00
Amount of liabilities of Directors,	33,527 30	69,187 03	27,758 00	13,884 63	50,515 71

* "And interest on $50,00 new stock, $1,014.54."

	LOWELL—Con.			MALDEN.	NEWTON.
	Prescott.	Railroad.	Wamesit.	Malden.	Newton.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$600,000 00	$150,000 00	$100,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	112,820 00	276,830 00	68,380 00	67,895 00	68,200 00
Bills in circulation of denomination less than five dollars,	22,120 00	66,375 00	23,451 00	18,103 00	21,707 00
Net profits on hand,	29,073 68	113,227 30	7,821 39	11,940 76	22,706 14
Balances due to other banks,	138 87	2,544 86	– –	– –	6,978 00
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	58,330 00	50,171 21	47,579 28	28,103 62	59,857 41
Cash deposited bearing interest,	– –	30,000 00	50,000 00	1,063 44	– –
Total amount due from the bank,	422,482 55	1,139,148 37	347,231 67	227,105 82	329,448 55
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	9,909 84	17,450 93	4,235 44	4,500 55	15,504 53
Real Estate,	– –	– –	12,822 46	5,602 64	5,270,22

Bills of banks in this and of the other New England States, ...	7,002 59	3,200 00	6,008 89	87 00	1,625 00
Balances due from other banks, . . .	3,000 00	– –	– –	5,000 00	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	20,147 22	30,483 31	12,491 71	10,031 35	10,682 88
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	382,422 90	1,088,014 13	311,673 17	201,884 28	296,365 92
Total amount of the Resources of the bank, .	422,482 55	1,139,148 37	347,231 67	227,105 82	329,448 55
Rate and amount of Dividends since the last annual Return, with dates, ...	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00	April, 1860, 4 per cent., 24,000 00 October, 1860, 4 per cent., 24,000 00	April, 1860, 3 per cent., 4,500 00 October, 1860, 3 per cent., 4,500 00	April, 1860, 3½ per cent., 3 500 00 October, 1860, 3½ per cent., 3,500 00	April, 1860, 4½ per cent., 6,750 00 October, 1860, 4½ per cent., 6,750 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	22,758 08	100,100 00	2,974 25	10,783 79	22,507 26
Amount of Debts due to the bank, secured by pledge of its stock, ...	750 00	7,300 00	575 00	– –	300 00
Amount of Debts due and not paid, and considered doubtful, ...	490 50	– –	– –	4,830 15	2,950 00
Amount of liabilities of Directors, . . .	20,221 44	15,725 63	9,353 86	18,708 63	6,517 00

	SOUTH READING.	TOWNSEND.	WALTHAM.	WOBURN.	ATHOL.
	South Reading.	Townsend.	Waltham.	Woburn.	Miller's River.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$100,000 00	$200,000 00	$150,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	50,110 00	78,610 00	90,085 00	84,840 00	109,440 00
Bills in circulation of denomination less than five dollars,	27,398 00	13,837 00	16,363 00	32,875 00	32,827 00
Net profits on hand,	7,887 73	10,884 56	3,544 46	22,049 17	12,963 53
Balances due to other banks,	– –	– –	20,926 63	1 59	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	28,018 27	10,100 04	33,816 29	34,285 75	32,783 99
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	213,414 00	213,431 60	364,735 38	324,051 51	338,014 52
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,907 92	4,533 06	16,675 75	21,402 95	16,858 92
Real Estate,	– –	2,000 00	5,500 00	3,250 00	3,000 00

Bills of banks in this, and of the other New England States, ...	– –	2,639 96	2,500 00	285 00	406 00
Balances due from other banks, . . .	– –	3,000 00	– –	1,060 05	3,606 51
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	30,930 16	10,340 22	4,000 00	18,867 08	36,063 61
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	176,575 92	190,918 36	336,059 63	279,186 43	278,079 48
Total amount of the Resources of the bank, .	213,414 00	213,431 60	364,735 38	324,051 51	338,014 52
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 3½ per cent., 3,500 00 October, 1860, 3½ per cent., 3,500 00	April, 1860, 3½ per cent., 3,500 00 October, 1860, 3½ per cent., 3,500 00	April, 1860, 3 per cent., 6,000 00 October, 1860, 3 per cent., 6,000 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	6,717 07	10,663 71	3,356 15	20,464 27	11,621 11
Amount of Debts due to the bank, secured by pledge of its stock, ...	90 00	530 00	3,100 00	4,000 00	475 00
Amount of Debts due and not paid, and considered doubtful, ...	400 00	– –	9,805 00	– –	94 47
Amount of liabilities of Directors, . . .	37,300 00	24,847 84	10,187 00	97,884 00	17,735 00

	BLACKSTONE.	FITCHBURG.		GRAFTON.	LANCASTER.
	Worcester County.	Fitchburg.	Rollstone.	Grafton.	Lancaster.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$250,000 00	$250,000 00	$100,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	39,460 00	217,905 00	109,890 00	30,130 00	131,840 00
Bills in circulation of denomination less than five dollars,	17,998 00	30,463 00	42,828 00	17,554 00	27,920 00
Net profits on hand,	5,444 65	45,475 23	37,095 85	2,621 93	25,101 99
Balances due to other banks,	154 20	263 05	301 42	1,533 98	99 75
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	6,315 11	87,070 95	50,195 34	33,186 28	37,048 16
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	169,371 96	631,177 23	490,310 61	185,026 19	422,009 90
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	3,621 64	47,332 96	17,340 61	4,337 16	13,513 82
Real Estate,	– –	3,000 00	3,985 05	– –	1,000 00

Bills of banks in this and of the other New England States, ...	848 00	5,669 00	1,188 00	– –	477 00
Balances due from other banks, . . .	3,279 67	3,000 00	– –	3,000 00	1,156 37
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	8,392 53	127,106 33	43,852 15	– –	34,954 60
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	153,230 12	445,068 94	423,944 80	177,689 03*	370,908 11
Total amount of the Resources of the bank, .	169,371 96	631,177 23	490,310 61	185,026 19	422,009 90
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 3 per cent., 3,000 00 October, 1860, 3 per cent., 3,000 00	April, 1860, 3½ per cent., 8,750 00 October, 1860, 3½ per cent., 8,750 00	April, 1860, 3½ per cent., 8,750 00 October, 1860, 3½ per cent., 8,750 00	April, 1860, 3 per cent., 3,000 00 October, 1860, 3 per cent., 3,000 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	5,201 37	42,500 00	34,837 60	1,559 37	22,820 98
Amount of Debts due to the bank, secured by pledge of its stock, ...	3,000 00	– –	2,250 00	400 00	1,125 00
Amount of Debts due and not paid, and considered doubtful, ...	225 00	161 48	250 00	950 00	– –
Amount of liabilities of Directors, . . .	32,183 51	58,443 84	119,256 00	35,358 29	39,593 28

* $2,000 of this sum is amount invested in "fixtures."

	LEICESTER.	MILFORD.	MILLBURY.	NORTHBOROUGH.	OXFORD.
	Leicester.	Milford.	Millbury.	Northborough.	Oxford.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$250,000 00	$100,000 00	$100,000 00	$100,000 00
Bills in circulation of denomination of five dollars and upwards,	164,220 00	102,395 00	43,355 00	70,560 00	67,110 00
Bills in circulation of denomination less than five dollars,	33,036 00	19,261 00	18,365 00	17,760 00	13,812 00
Net profits on hand,	15,887 32	33,004 17	5,399 66	16,329 65	9,057 09
Balances due to other banks,	474 78	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	31,513 56	46,522 96	21,298 23	44,306 71	15,850 86
Cash deposited bearing interest,	1,750 00	– –	– –	– –	– –
Total amount due from the bank,	446,881 66	451,183 13	188,417 89	248,956 36	205,829 95
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	9,401 45	12,552 02	4,298 60	5,519 63	5,379 65
Real Estate,	– –	– –	– –	2,000 00	3,700 00

Bills of banks in this and of the other New England States, ...	1,874 00	2,336 00	2,524 00	2,397 80*	823 00
Balances due from other banks, . . .	5,036 32	– –	163 24	3,000 00	664 75
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	39,205 47	26,404 46	24,690 92	36,263 79	28,305 21
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	391,364 42	409,890 65	156,741 13	199,775 14	166,957 34
Total amount of the Resources of the bank, .	446,881 66	451,183 13	188,417 89	248,956 36	205,829 95
Rate and amount of Dividends since the last annual Return, with dates, ...	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00	April, 1860, 4 per cent., 10,000 00 October, 1860, 4 per cent., 10,000 00	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00	April, 1860, 3½ per cent., 3,500 00 October, 1860, 3½ per cent., 3,500 00	April, 1860, 3½ per cent., 3,500 00 October, 1860, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	13,276 51	31,172 33	4,186 87	15,000 00	8,008 56
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	– –	800 00	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	6,129 16	2,100 00	588 00	– –	4,300 26
Amount of liabilities of Directors, . . .	45,296 49	55,374 41	30,035 71	66,300 09	17,437 88

* "Including foreign checks."

	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.		
	Southbridge.	Blackstone.	Central.	Citizens'.	City.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$100,000 00	$350,000 00	$150,000 00	$400,000 00
Bills in circulation of denomination of five dollars and upwards,	92,735 00	64,545 00	99,990 00	45,170 00	134,190 00
Bills in circulation of denomination less than five dollars,	16,907 00	18,184 50*	27,010 00	11,742 00	43,500 00
Net profits on hand,	17,138 21	18,818 27	20,248 64	34,706 37	17,628 30
Balances due to other banks,	651 25	– –	3,577 86	3,948 73	8,509 96
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	34,008 01	33,921 89	87,574 93	56,104 68	163,367 98
Cash deposited, bearing interest,	11,400 00	– –	– –	– –	10,116 77
Total amount due from the bank,	322,839 47	235,469 66	588,401 43	301,671 78	777,313 01
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	17,257 97	6,390 28	26,616 36	11,864 90	31,968 36
Real Estate,	2,600 00	– –	– –	10,000 00	– –

Bills of banks in this, and of the other New England States, ...	248 00	1,389 00	3,000 00	453 00	1,150 00
Balances due from other banks, . . .	– –	5,000 00	391 90	– –	6,133 74
Balances in other bank or banks to be applied to redemption of bills, and payable on demand	7,137 14	31,645 99	11,083 15	8,646 59	51,183 57
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	295,596 36	191,044 39	547,310 02	270,707 29	686,877 34
Total amount of the Resources of the bank, .	322,839 47	235,469 66	588,401 43	301,671 78	777,313 01
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 3½ per cent., 5,250 00 October, 1860, 4 per cent., 6,000 00	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00	April, 1860, 3½ per cent., 12,250 00 October, 1860, 3½ per cent., 12,250 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00	April, 1860, 3½ per cent., 14,000 00 October, 1860, 3½ per cent., 14,000 00
Amount of Reserved Profits at the of time declaring the last dividend, . . .	15,895 78	18,787 38	16,500 00	32,635 78	14,688 04
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	700 00	– –	– –	4,000 00
Amount of Debts due and not paid, and considered doubtful, ...	8,350 00	771 72	– –	– –	– –
Amount of liabilities of Directors, . . .	29,318 12	51,588 19	63,532 22	17,696 27	156,070 27

* Half of a $1 note redeemed, probably.

	WORCESTER—Con.			NORTHAMPTON.	
	Mechanics'.	Quinsigamond.	Worcester.	Holyoke.	Northampton.
DUE FROM THE BANK.					
Capital Stock,	$350,000 00	$250,000 00	$300,000 00	$200,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	122,995 00	73,405 00	97,800 00	125,420 00	159,175 00
Bills in circulation of denomination less than five dollars,	30,476 00	19,469 00	37,999 00	18,418 00	19,314 00
Net profits on hand,	35,789 72	21,426 46	69,112 59	20,889 42	51,730 92
Balances due to other banks,	– –	– –	14,268 99	3,353 69	2,299 33
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	203,207 25	112,808 66	190,467 75	44,631 08	79,762 00
Cash deposited bearing interest,	– –	20,000 00	– –	– –	– –
Total amount due from the bank,	742,467 97	497,109 12	709,648 33	412,712 19	512,281 25
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	16,433 74	25,966 02	29,353 86	13,686 43	23,522 91
Real Estate,	– –	– –	25,000 00	– –	3,500 00

Bills of banks in this and of the other New England States,	11,528 00	7,033 00	10,482 00	24 00	806 00
Balances due from other banks,	54,405 43	473 88	49,320 53	3,587 72	58,400 35
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	41,315 36	36,028 83	33,264 12	23,851 92	27,188 51
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	618,785 44	427,607 39	562,227 82	371,562 12	398,863 48
Total amount of the Resources of the bank,	742,467 97	497,109 12	709,648 33	412,712 19	512,281 25
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 4 per cent., 14,000 00 October, 1860, 4 per cent., 14,000 00	April, 1860, 3½ per cent., 8,750 00 October, 1860, 3½ per cent., 8,750 00	April, 1860, 4½ per cent., 13,500 00 October, 1860, 4½ per cent., 13,500 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00	March, 1860, 4½ per cent., 9,000 00 September, 1860, 4½ per cent., 9,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	33,381 48	19,920 00	65,562 01	19,071 97	49,770 73
Amount of Debts due to the bank, secured by pledge of its stock,	– –	100 00	200 00	– –	1,000 00
Amount of Debts due and not paid, and considered doubtful,	– –	751 00	1,250 00	5,851 75*	11,944 50†
Amount of liabilities of Directors,	40,669 86	47,188 67	24,607 00	18,592 23	6,038 42

* "On which a loss of $5,292.38 is anticipated."

† "Estimated loss, $7,200."

	WARE.	CONWAY.	GREENFIELD.		SHELBURNE.
	Hampshire Manufacturers'.	Conway.	Franklin County.	Greenfield.	Shelburne Falls.
DUE FROM THE BANK.					
Capital Stock,	$350,000 00	$150,000 00	$200,000 00	$200,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	211,065 00	114,200 00	106,747 00	117,985 00	61,995 00
Bills in circulation of denomination less than five dollars,	57,313 00	35,667 00	22,100 00	39,043 00	17,039 00
Net profits on hand,	29,728 50	8,841 66	19,232 45	11,437 07	4,413 07
Balances due to other banks,	11,455 48	– –	4,834 27	1,078 18	10,000 00
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	46,891 22	17,430 72	31,614 24	63,892 99	17,677 92
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	706,453 20	326,139 38	384,527 96	433,436 24	261,124 99
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	27,859 07	6,564 37	10,534 99	11,182 11	5,639 62
Real Estate,	3,785 30	– –	6,600 00	7,500 00	8,759 41

Bills of banks in this, and of the other New England States, ...	3,053 00	– –	1,138 00	2,601 94*	6,429 98
Balances due from other banks, . . .	– –	– –	769 03	5,334 15	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	26,906 57	24,045 12	23,079 29	31,494 90	18,938 06
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	644,849 26	295,529 89	342,406 65	375,323 14	218,357 92
Total amount of the Resources of the bank, .	706,453 20	326,139 38	384,527 96	433,436 24	261,124 99
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 4 per cent., 14,000 00 October, 1860, 4 per cent., 14,000 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00	April, '60, 4 pr. ct. on 100,000 00 4,000 00 Oct., '60, 4 pr. ct. on 100,000 00 4,000 00 On 50,000, 4 mos., 1,335 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	29,742 98	7,441 54	17,519 23	9,932 99	3,568 45
Amount of Debts due to the bank, secured by pledge of its stock, ...	1,000 00	3,800 00	– –	– –	7,600 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	– –	– –
Amount of liabilities of Directors, . . .	14,540 02	59,006 00	2,041 00	11,256 82	25,364 48

* "Including checks and bills of banks out of New England."

	CHICOPEE.	HOLYOKE.	MONSON.	SPRINGFIELD.	
	Cabot.	Hadley Falls.	Monson.	Agawam.	Chicopee.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$200,000 00	$150,000 00	$300,000 00	$300,000 00
Bills in circulation of denomination of five dollars and upwards,	94,488 00	136,280 00	80,400 00	119,670 00	165,205 00
Bills in circulation of denomination less than five dollars,	26,089 00	25,424 00	22,057 00	52,074 00	73,592 00
Net profits on hand,	19,481 88	22,319 26	6,220 44	19,781 30	45,792 72
Balances due to other banks,	1,348 64	161 38	1,834 42	6,163 65	7,874 50
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	53,432 48	34,759 41	14,622 71	162,390 64	167,012 29
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	344,840 00	418,944 05	275,134 57	660,079 59	759,476 51
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,957 90	7,447 67	8,019 87	10,438 94	27,642 30
Real Estate,	– –	– –	6,626 62	8,087 15	7,500 00

Bills of banks in this and of the other New England States, ...	100 00	208 00	174 41	750 00	9,132 21
Balances due from other banks, . . .	371 96	– –	10,022 90	377 64	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	32,999 21	50,400 72	23,021 48	59,293 36	112,253 12
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	305,410 93	360,887 66*	227,269 29	581,132 50	599,948 88
Total amount of the Resources of the bank, .	344,840 00	418,944 05	275,134 57	660,079 59	759,476 51
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, $3\frac{1}{2}$ per cent., 5,250 00 October, 1860, $3\frac{1}{2}$ per cent., 5,250 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00	April, 1860, $3\frac{1}{2}$ per cent., 5,250 00 October, 1860, $3\frac{1}{2}$ per cent., 5,250 00	April, 1860, $3\frac{1}{2}$ per cent., 10,500 00 October, 1860, 4 per cent., 12,000 00	April, 1860, 4 per cent., 12,000 00 October, 1860, 4 per cent., 12,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	18,394 86	20,402 09	4,955 99	16,992 61	43,400 21
Amount of Debts due to the Bank, secured by pledge of its stock, ...	200 00	1,120 00	835 00	200 00	1,600 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	2,897 37†	8,565 00	– –
Amount of liabilities of Directors, . . .	34,763 23	19,100 00	15,526 63	51,366 36	10,914 08

* $2,000 of this sum is amount invested in vault and furniture.

† Partial loss only.

	SPRINGFIELD—Con.			WESTFIELD.	
	John Hancock.	Pynchon.	Springfield.	Hampden.	Westfield.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$150,000 00	$300,000 00	$150,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	91,815 00	103,150 00	160,550 00	111,075 00	98,370 00
Bills in circulation of denomination less than five dollars,	28,525 00	34,386 00	36,537 00	19,722 00	19,121 00
Net profits on hand,	5,198 01	17,391 81	33,057 35	21,747 35	7,232 26
Balances due to other Banks,	5,273 79	4,385 55	6,759 15	– –	2,885 16
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	53,188 25	68,240 89	86,382 28	38,467 52	37,047 88
Cash deposited bearing interest,	– –	– –	– –	– –	8,919 97
Total amount due from the bank,	334,000 05	377,554 25	623,285 78	341,011 87	323,576 27
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	15,706 48	6,711 70	9,997 80	9,290 28	6,045 03
Real Estate,	8,536 50	17,357 09	7,200 00	8,140,74	8,992 54

Bills of banks in this and of the other New England States, ...	1,129 00	195 00	643 00	2,200 00	80 00
Balances due from other banks, . . .	– –	7,589 73	440 42	99 45	5,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	33,349 47	44,839 91	30,217 81	30,768 93	18,926 35
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded debts of every description, excepting the balances due from other banks, .	275,278 60	300,860 82	574,786 75	290,512 47	284,532 35
Total amount of the Resources of the bank, .	334,000 05	377,554 25	623,285 78	341,011 87	323,576 27
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 3½ per cent., 5,250 00 October, 1860, 3½ per cent., 5,250 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00	April, 1860, 3½ per cent., 10,500 00 October, 1860, 3½ per cent., 10,500 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00	April, 1860, 3 per cent., 4,500 00 October, 1860, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	4,072 03	16,176 59	31,103 72	20,080 79	6,071 41
Amount of Debts due to the Bank, secured by pledge of its stock, ...	2,300 00	1,150 00	– –	– –	4,890 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	5,200 00	– –	4,871 95
Amount of liabilities of Directors, . . .	4,930 00	23,167 10	3,450 00	42,041 68	66,072 65

	ADAMS.		GT. BARRINGTON.	LEE.	PITTSFIELD.
	Adams.	Berkshire.	Mahaiwe.	Lee.	Agricultural.
DUE FROM THE BANK.					
Capital Stock,	$350,000 00	$87,850 00	$200,000 00	$300,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	113,615 00	44,215 00	125,145 00	145,325 00	146,155 00
Bills in circulation of denomination less than five dollars,	58,283 00	17,718 00	28,200 00	69,094 00	42,533 00
Net profits on hand,	8,414 53	2,969 38	31,892 42	9,078 86	43,606 82
Balances due to other banks,	6,966 15	976 04	12,893 27	26,179 30	5,985 21
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	46,038 60	18,966 33	42,355 61	19,409 25	80,377 05
Cash deposited bearing interest,	7,174 00	– –	– –	– –	– –
Total amount due from the bank,	590,491 28	172,694 75	440,486 30	569,086 41	518,657 08
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	9,266 49	4,656 95	10,986 76	6,448 14	6,416 00
Real Estate,	8,555 00	700 00	2,733 92	10,000 00	8,800 00

Bills of banks in this, and of the other New England States, ...	9,699 00	1,038 00	4,457 00	500 00	2,370 00
Balances due from other banks, . . .	– –	– –	6,345 16	– –	4,292 46
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	30,989 53	30,683 17	23,330 64	28,876 42	103,699 54
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	531,981 26	135,616 63	392,632 82	523,261 85	393,079 08
Total amount of the Resources of the bank, .	590,491 28	172,694 75	440,486 30	569,086 41	518,657 08
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 3½ per cent., 12,250 00 October, 1860, 3½ per cent., 12,250 00	Commenced business, August 1, 1860.	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00	April, 1860, 4 per cent., 12,000 00 October, 1860, 4 per cent., 12,000 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	5,950 97	– –	29,650 37	7,008 39	41,857 62
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	– –	– –	2,500 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	1,771 01	– –	10,000 00	6,000 00	20,000 00
Amount of liabilities of Directors, . . .	119,547 43	24,605 82	18,300 00	72,753 95	10,493 49

	PITTSFIELD—Con.	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.
	Pittsfield.	Housatonic.	Neponset.	Dedham.	Blue Hill.
DUE FROM THE BANK.					
Capital Stock,	$500,000 00	$200,000 00	$100,000 00	$300,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	395,325 00	100,480 00	62,420 00	120,798 00*	66,980 00
Bills in circulation of denomination less than five dollars,	95,287 00	31,318 00	18,332 00	32,217 00	13,946 00
Net profits on hand,	18,051 87	3,902 74	20,356 27	51,916 91	5,888 26
Balances due to other banks,	24,061 94	8,327 74	– –	140 00	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	141,574 46	44,830 11	30,243 63	77,173 12	103,105 12
Cash deposited bearing interest,	– –	– –	– –	11,407 57	– –
Total amount due from the bank,	1,174,300 27	388,858 59	231,351 90	593,652 60	339,919 38
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	15,880 47	9,608 46	7,905 55	17,522 15	19,805 53
Real Estate,	13,767 14	6,500 00	– –	– –	– –

Bills of banks in this, and of the other New England States, ...	5,953 00	1,249 00	3,726 41	2,024 00	766 00
Balances due from other banks, . . .	3,000 00	– –	3,050 43	21,173 95	2,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	167,139 00	15,137 23	17,353 00	– –	21,215 92
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	968,560 66	356,363 90	199,316 51	552,932 50	296,131 93
Total amount of the Resources of the bank, .	1,174,300 27	388,858 59	231,351 90	593,652 60	339,919 38
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 3½ per cent., 17,500 00 October, 1860, 4 per cent., 20,000 00	April, 1860, 3½ per cent., 7,000 00 October, 1860, 3½ per cent., 7,000 00	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00	Nov., 1859, 4 per cent., 12,000 00 May, 1860, 4 per cent., 12,000 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	13,693 62	1,905 67	18,899 70	37,081 66	4,128 40
Amount of Debts due to the bank, secured by pledge of its stock, ...	4,800 00	– –	200 00	1,461 00	– –
Amount of debts due and not paid, and considered doubtful, ...	300 00	4,886 57	– –	679 71	6,477 39
Amount of liabilities of Directors, . . .	268,364 00	2,993 17	36,216 32	35,736 00	14,218 54

* In 1815 issued bills of the denomination of 6, 7, and 8 dollars.

	DORCHESTER—Con.	QUINCY.		RANDOLPH.	ROXBURY.
	Mattapan.	Mt. Wollaston.	Quincy Stone.	Randolph.	People's.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	40,070 00	42,000 00	49,300 00	71,455 00	88,500 00
Bills in circulation of denomination less than five dollars,	20,170 00	15,017 00	12,384 00	20,004 00	22,453 00
Net profits on hand,	9,976 95	7,592 33	15,128 90	57,470 41	13,128 49
Balances due to other banks,	– –	923 00	– –	– –	10,619 13
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	54,335 87	70,538 73	49,652 93	85,783 82	94,315 97
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	224,552 82	286,071 06	276,465 83	384,713 23	379,016 59
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	7,407 60	3,758 30	7,577 10	15,018 71	18,221 29
Real Estate,	6,000 00	– –	5,779 61	– –	– –

Bills of banks in this, and of the other New England States, ...	2,399 00	1,079 17	1,256 52	1,553 00	36,033 00
Balances due from other banks, . . .	1,070 30	7,500 00	– –	3,869 22	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	8,110 49	17,748 31	14,528 66	56,820 31	25,000 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	199,565 43	255,985 28	247,323 94	307,451 99	299,762 30
Total amount of the Resources of the bank, .	224,552 82	286,071 06	276,465 83	384,713 23	379,016 59
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00	April, 1860, 5 per cent., 7,500 00 October, 1860, 5 per cent., 7,500 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	8,847 65	6,462 10	13,900 00	53,360 63	12,592 61
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	600 00	1,400 00	– –	3,000 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	3,707 41	800 00	– –	1,450 00
Amount of liabilities of Directors, . . .	19,069 54	22,000 00	38,000 00	– –	6,212 09

	ROXBURY—Con.	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.
	Rockland.	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.	Fairhaven.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$150,000 00	$150,000 00	$100,000 00	$300,000 00
Bills in circulation of denomination of five dollars and upwards,	29,618 00	60,730 00	57,686 00	30,990 00	49,400 00
Bills in circulation of denomination less than five dollars,	60,449 00	18,092 00	15,887 00	8,528 00	16,728 00
Net profits on hand,	11,245 73	28,301 85	5,870 82	16,920 58	3,076 45
Balances due to other banks,	– –	– –	– –	304 01	363 83
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	141,182 84	55,653 60	19,137 22	19,379 36	46,746 08
Cash deposited bearing interest,	– –	– –	– –	– –	15,000 00
Total amount due from the bank,	392,495 57	312,777 45	248,581 04	176,121 95	431,314 36
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	14,538 18	8,455 78	12,747 50	3,945 78	12,869 15
Real Estate,	– –	6,000 00	1,000 00	7,500 00	3,000 00

Bills of banks in this and of the other New England States, ...	7,174 00	5,555 00	73 00	4,623 33	1,973 00
Balances due from other banks, . . .	24,506 85	– –	989 47	3,889 40	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	44,782 00	10,611 99	12,558 08	3,000 00	17,820 96
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded debts of every description, excepting the balances due from other banks, .	301,494 54	282,154 68	221,212 99	153,163 44	392,651 25
Total amount of the Resources of the bank, .	392,495 57	312,777 45	248,581 04	176,121 95	431,314 36
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00	October, 1860, 3 per cent., 4,500 00	April, 1860, 3 per cent., 3,000 00 October, 1860, 3 per cent., 3,000 00	April, 1860, 3 per cent., 9,000 00 October, 1860, 3 per cent., 9,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	10,071 79	23,488 12	2,326 07	16,158 43	1,651 83
Amount of Debts due to the Bank, secured by pledge of its stock, ...	2,025 00	– –	– –	– –	6,030 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	910 00	17,165 50	2,000 00	– –
Amount of liabilities of Directors, . . .	19,798 00	11,470 15	21,171 75	66,879 47	113,571 16

	FALL RIVER.				NEW BEDFORD.
	Fall River.	Massasoit.	Metacomet.	Wamsutta.	Bedford Commercial.
DUE FROM THE BANK.					
Capital Stock,	$350,000 00	$200,000 00	$600,000 00	$100,000 00	$600,000 00
Bills in circulation of denomination of five dollars and upwards,	119,795 00	55,520 00	120,725 00	29,150 00	157,915 00
Bills in circulation of denomination less than five dollars,	19,040 00	7,187 00	26,177 00	10,324 00	21,545 00
Net profits on hand,	52,888 11	19,867 85	54,073 43	3,783 46	21,733 05
Balances due to other Banks,	1,837 45	751 00	85 84	– –	48,149 83
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	98,776 49	35,538 62	138,568 37	27,470 69	154,685 62
Cash deposited bearing interest,	– –	– –	– –	– –	8,000 00
Total amount due from the bank,	642,337 05	318,864 47	939,629 64	170,728 15	1,012,028 50
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	14,423 58	10,416 95	8,887 42	4,204 36	13,403 95
Real Estate,	8,000 00	– –	– –	– –	16,800 00

Bills of banks in this and of the other New England States, ...	6,117 12	6,199 64	2,809 15	4,021 33	2,743 97
Balances due from other banks, . . .	9,332 35	– –	– –	13,402 69	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	31,126 16	8,088 73	49,434 33	– –	46,229 77
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	573,337 84	294,159 15	878,498 74	149,099 77	932,850 81
Total amount of the Resources of the bank, .	642,337 05	318,864 47	939,629 64	170,728 15	1,012,028 50
Rate and amount of Dividends since the last annual Return, with dates, ...	April, 1860, $3\frac{3}{7}$ per cent., 12,000 00 October, 1860, 4 per cent., 14,000 00	January, 1860, $3\frac{1}{2}$ per cent., 7,000 00 July, 1860, $3\frac{1}{2}$ per cent., 7,000 00	April, 1860, $3\frac{1}{2}$ per cent., 21,000 00 October, 1860, 3 per cent., 18,000 00	January, 1860, 3 per cent., 3,000 00 July, 1860, 3 per cent., 3,000 00	April, 1860, $3\frac{1}{2}$ per cent., 21,000 00 October, 1860, $3\frac{1}{2}$ per cent., 21,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	50,051 02	15,061 04	38,632 39	1,518 00	18,658 89
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	– –	9,000 00	– –	700 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	5,000 00	– –	1,000 00	– –
Amount of liabilities of Directors, . . .	72,431 78	107,059 45	302,041 40	79,708 75	250,500 00

	NEW BEDFORD—Con.			TAUNTON	
	Marine.	Mechanics'.	Merchants'.	Bristol County.	Machinists'.
DUE FROM THE BANK.					
Capital Stock,	$600,000 00	$600,000 00	$600,000 00	$350,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	215,080 00	128,690 00	266,360 00	137,605 00	93,460 00
Bills in circulation of denomination less than five dollars,	35,768 00	15,766 00	38,284 00	55,369 00	36,934 00
Net profits on hand,	42,496 06	25,886 64	90,463 22	57,514 08	7,477 89
Balances due to other banks,	55 00	9,143 44	7,681 87	3,670 02	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	139,369 59	132,174 05	233,086 19	121,365 73	81,910 03
Cash deposited bearing interest,	8,000 00	8,000 00	8,000 00	5,000 00	5,000 00
Total amount due from the bank,	1,040,768 65	919,660 13	1,243,875 28	730,523 83	424,781 92
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	16,538 57	20,190 01	15,879 17	15,161 50	6,468 42
Real Estate,	11,283 00	9,000 00	8,000 00	10,000 00	– –

Bills of banks in this and of the other New England States, ...	770 00	3,190 00	168 00	4,299 93	5,265 14
Balances due from other banks, . . .	– –	40 00	53 36	– –	13,848 52
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	33,699 50	8,834 98	71,501 77	53,753 34	18,734 72
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	978,477 58	878,405 14	1,148,272 98	647,309 06	380,465 12
Total amount of the Resources of the bank, .	1,040,768 65	919,660 13	1,243,875 28	730,523 83	424,781 92
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860,	April, 1860,	April, 1860,	April, 1860,	– –
	3½ per cent.,	3 per cent.,	3½ per cent.,	4 per cent.,	– –
	21,000 00	18,000 00	21,000 00	14,000 00	– –
	October, 1860,	October, 1860,	October, 1860,	October, 1860,	– –
	4 per cent.,	3½ per cent.,	4 per cent.,	4 per cent.,	– –
	24,000 00	21,000 00	24,000 00	14,000 00	– –
Amount of Reserved Profits at the time of declaring the last dividend, . . .	45,227 45	21,936 09	85,113 68	54,164 01	25,413 26*
Amount of Debts due to the bank, secured by pledge of its stock, ...	1,700 00	– –	400 00	500 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	– –	18,000 00
Amount of liabilities of Directors, . . .	127,296 57	149,171 00	101,414 16	21,051 64	22,655 72

* "April, 1857."

	TAUNTON.—Con.	ABINGTON.	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.
	Taunton.	Abington.	Hingham.	North Bridgewater.	Old Colony.
DUE FROM THE BANK.					
Capital Stock,	$400,000 00	$150,000 00	$140,000 00	$100,000 00	$210,000 00
Bills in circulation of denomination of five dollars and upwards,	145,535 00	65,140 00	96,020 00	58,310 00	110,180 00
Bills in circulation of denomination less than five dollars,	60,145 00	20,204 00	25,573 00	14,084 00	26,414 00
Net profits on hand,	70,206 08	27,767 22	8,220 27	26,901 37	10,705 32
Balances due to other banks,	9,763 67	– –	– –	– –	232 08
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	194,255 17	38,643 94	43,131 82	32,100 03	37,060 14
Cash deposited bearing interest,	– –	– –	– –	– –	2,117 67
Total amount due from the bank,	879 904 92	301,755 16	312,945 09	231,395 40	396,709 21
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	20,656 60	6,941 88	11,635 59	6,522 90	8,200 79
Real Estate,	11,000 00	6,000 00	13,147 43	– –	2,500 00

Bills of banks in this and of the other New England States, ...	3,300 00	1,198 00	4,716 00	6,701 00	4,114 54
Balances due from other banks, . . .	146 36	5,000 00	2,396 81	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	44,903 93	11,087 80	5,629 31	13,171 50	26,575 08
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	799,898 03	271,527 48	275,419 95	205,000 00	355,318 80
Total amount of the Resources of the bank, .	879,904 92	301,755 16	312,945 09	231,395 40	396,709 21
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 4 per cent., 16,000 00 October, 1860, 4 per cent., 16,000 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00	April, 1860, 3½ per cent., 4,900 00 October, 1860, 3½ per cent., 4,900 00	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00	April, 1860, 3½ per cent., 7,350 00 October, 1860, 3½ per cent., 7,350 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	66,285 00	22,500 00	5,137 41	23,733 10	8,905 92
Amount of Debts due to the Bank, secured by pledge of its stock, ...	1,100 00	500 00	600 00	– –	300 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	– –	2,750 00
Amount of liabilities of Directors, . . .	13,413 95	30,267	31,475 00	5,616 92	32,170 31

	PLYMOUTH—Con.	WAREHAM.	FALMOUTH.	HARWICH.
	Plymouth.	Wareham.	Falmouth.	Bank of Cape Cod.
DUE FROM THE BANK.				
Capital Stock,	$150,000 00	$100,000 00	$100,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	98,480 00	48,840 00	32,625 00	120,085 00
Bills in circulation of denomination less than five dollars,	35,444 00	8,573 00	6,256 00	27,243 00
Net profits on hand,	3,782 67	15,323 31	9,463 41	10,275 24
Balances due to other banks,	– –	573 24	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	38,376 84	30,895 95	4,515 50	27,001 21
Cash deposited, bearing interest,	1,326 03	13,000 00	– –	– –
Total amount due from the bank,	327,409 54	217,205 50	152,859 91	334,604 45
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	5,534 88	7,408 91	4,764 63	7,386 29
Real Estate,	2,500 00	5,000 00	4,300 00	3,625 81

Bills of banks in this, and of the other New England States, ...	990 11	4,506 00	90 00	3,042 00
Balances due from other banks, . . .	7,500 00	– –	– –	47,130 80
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	19,761 69	12,092 68	2,463 19	3,000 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	291,122 86	188,197 91	141,242 09	270,419 55
Total amount of the Resources of the bank, .	327,409 54	217,205 50	152,859 91	334,604 45
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, 3 per cent., 4,500 00 October, 1860, 4 per cent., 6,000 00	January, 1860, 3 per cent., 3,000 00 July, 1860, 3 per cent., 3,000 00	April, 1860, 3 per cent., 3,000 00 October, 1860, 2 per cent., 2,000 00	April, 1860, 3½ per cent., 5,250 00 October, 1860, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	2,649 09	16,373 44	9,557 18	9,962 21
Amount of Debts due to the bank, secured by pledge of its stock, ...	2,200 00	– –	800 00	4,575 00
Amount of debts due and not paid, and considered doubtful, ...	300 00	4,170 00	7,500 00	1,655 00
Amount of liabilities of Directors, . . .	18,691 60	– –	20,239 88	16,275 00

	PROVINCETOWN.	YARMOUTH.	EDGARTOWN.	NANTUCKET.
	Provincetown.	Barnstable.	Martha's Vineyard.	Pacific.
DUE FROM THE BANK.				
Capital Stock,	$100,000 00	$350,000 00	$100,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	87,350 00	263,320 00	80,790 00	83,060 00
Bills in circulation of denomination less than five dollars,	11,862 00	38,130 00	18,294 00	17,531 00
Net profits on hand,	5,269 86	52,444 99	17,242 61	48,878 55
Balances due to other banks,	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	52,077 58	23,010 48	24,300 71	151,516 60
Cash deposited bearing interest,	– –	– –	– –	– –
Total amount due from the bank,	256,559 44	726,905 47	240,627 32	500,986 15
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	4,300 82	17,514 81	7,437 50	19,544 60
Real Estate,	3,500 00	2,000 00	5,000 00	10,000 00

Bills of banks in this, and of the other New England States, ...	1,468 00	733 00	402 00	5,855 00
Balances due from other banks, . . .	– –	1,000 00	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	46,743 77	59,717 32	32,051 56	78,499 28
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	200,546 85	645,940 34	195,736 26	387,087 27
Total amount of the Resources of the bank, .	256,559 44	726,905 47	240,627 32	500,986 15
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1860, $3\frac{1}{2}$ per cent., 3,500 00 October, 1860, $3\frac{1}{2}$ per cent., 3,500 00	April, 1860, 4 per cent., 14,000 00 October, 1860, 4 per cent., 14,000 00	April, 1860, 3 per cent., 3,000 00 October, 1860, 3 per cent., 3,000 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00
Amount of Reserved Profits at the of time declaring the last dividend, . . .	4,338 34	48,733 73	16,449 42	46,991 31
Amount of Debts due to the bank, secured by pledge of its stock, ...	5,595 00	4,050 00	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	2,500 00	3,650 00	– –	4,250 00
Amount of liabilities of Directors, . . .	11,012 27	41,578 32	28,738 23	2,207 86

AGGREGATES.

	36 incorporated Banks in Boston.	4 organized under General Law.	Aggregates of 40 Banks in Boston.	138 Banks out of Boston.*	Aggregates of 178 Banks in the Commonwealth.
DUE FROM THE BANKS.					
Capital Stock,	$34,531,700 00	$3,200,000 00	$37,731,700 00	$28,750,350 00	$66,482,050 00
Bills in circulation of denomination of five dollars and upwards,	6,334,279 50	465,570 00	6,799,849 50	13,242,893 00	20,042,742 50
Bills in circulation of denomination less than five dollars,	1,123,835 50	160,895 00	1,284,730 50	3,685,272 00	4,970,002 50
Net profits on hand,	3,324,894 30	84,282 37	3,409,176 67	2,951,362 44	6,360,539 11
Balances due to other banks,	7,978,983 69	533,791 05	8,512,774 74	447,905 77	8,960,680 51
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,	17,718,195 95	1,410,569 99	19,128,765 94	9,145,828 99	28,274,594 93
Cash deposited bearing interest,	1,308,837 02	154,699 75	1,463,536 77	508,390 96	1,971,927 73
Total amount due from the banks,	72,320,725 96	6,009,808 16	78,330,534 12	58,732,003 16	137,062,537 28
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	4,642,388 39	268,911 45	4,911,299 84	1,656,588 04	6,567,887 88
Real Estate,	881,881 17	4,000 00	885,881 17	713,931 59	1,599,812 76

Bills of banks in this, and of the other New England States, ...	4,974,601 76	266,285 03	5,240,886 79	522,789 70	5,763,676 49
Balances due from other banks, . . .	3,252,709 49	169,096 96	3,421,806 45	544,919 79	3,966,726 24
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,†	– –	– –	– –	4,177,459 23	4,177,459 23
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	58,569,145 15	5,301,514 72	63,870,659 87	51,116,314 81	114,986,974 68
Total amount of the Resources of the banks, .	72,320,725 96	6,009,808 16	78,330,534 12	58,732,003 16	137,062,537 28
Amount of Dividends since the last annual returns, with dates, (for rates see next page,)	April, 1860, 1,208,500 00 October, 1860, 1,273,434 00	April, 1860, 68,000 00 October, 1860, 94,000 00	April, 1860, 1,276,500 00 October, 1860, 1,367,434 00	April, 1860, 1,058,160 00 October, 1860, 1,070,895 00	April, 1860, 2,334,660 00 October, 1860, 2,438,329 00
Amount of Reserved Profits at the time of declaring the last dividends, . . .	2,663,274 90	44,912 02	2,708,186 92	2,665,607 58	5,373,794 50
Amount of Debts due to the banks, secured by pledge of their stock, ...	158,289 00	5,850 00	164,139 00	219,543 00	383,702 00
Amount of Debts due and not paid, and considered doubtful, ...	90,100 55	300 00	90,400 55	260,643 77	351,044 32
Amount of liabilities of Directors, . . .	4,922,367 17	533,046 46	5,455,413 63	6,180,150 62	11,635,564 25
Amount of stocks deposited with the Auditor,‡	– –	757,400 00	757,400 00	– –	757,400 00

* Including Banks in *South* Boston, required to be classed with Banks out of Boston.

† This question refers only to Banks out of Boston.

‡ This question refers only to Banks organized under the General Law.

STATEMENT OF DIVIDENDS.

Average dividend of 38 Banks in Boston—not including those in South Boston—paid in April on $35,620,000 capital, was 3 $\frac{58}{100}$ per cent., and of 40 Banks paid in October on $36,831,700 capital, 3 $\frac{71}{100}$ per cent.

Average dividend of 135 Banks out of Boston—including those in South Boston—paid in April on $28,237,500 capital, was 3 $\frac{75}{100}$ per cent., and of 136 Banks paid in October on $28,362,500 capital, 3 $\frac{78}{100}$ per cent.

Average dividend of 173 Banks in the Commonwealth, paid in April on $63,857,500 capital, was 3 $\frac{74}{100}$ per cent., and of 176 Banks paid in October in $65,194,200 capital, 3 $\frac{74}{100}$ per cent.

By authority of Acts of the legislature of 1860, the Capital Stock of the Bay State Bank, in Lawrence, was reduced from $500,000 to $375,000, and that of the City Bank of Lynn was increased from $100,000 to $150,000; the Columbian Bank, in Boston, from $750,000 to $1,000,000; the Eagle Bank, in Boston, from $700,000 to $1,000,000; the Lechmere Bank, in Cambridge, from $100,000 to $150,000; the Merchants' Bank, in Lowell, from $100,000 to $150,000; the Shelburne Falls Bank, in Shelburne, from $100,000 to $150,000; the Tremont Bank, in Boston, from $1,250,000 to $1,500,000.

Note.—The varied interpretations given the requirements in the Blank Return prescribed by law, which have heretofore produced much incongruity, have, by reason of marginal explanations upon the blank, and references in the printed abstract to former misconceptions, been very generally avoided, and the statements of the conditions of the several Banking institutions of the Commonwealth approximate more nearly actual uniformity than in any former year.

In stating the "Amount of bills in circulation of *five* dollars and *upwards*," the Cabot, Franklin County, Gloucester, Mercantile, Merchants', (Salem,) Rockland, Warren, and Wrentham Banks make the unit figure *less* than five. It is desirable, and necessary, to avoid the appearance of careless and unreliable statement, that in cases where, in answer to the second interrogatory upon the blank, the unit figure is rendered less than five, the *occasion* of the appa-

rent incongruity should be stated. The explanation would be inserted in the abstract, and all doubt and cause for conjecture thereby removed.

The institutions for savings, in rendering the amount of bank stock owned, should, in conformity to the requirements of law, state, not the par *value* or the market value of the stocks, but the *amount invested* in each, and the number of shares.

The following Table shows the Aggregates of the Banks in 1859.

DUE FROM THE BANKS.	39 Banks in Boston.	137 Banks out of Boston.	Total—176 Banks.
Capital Stock,	$35,931,700 00	$28,587,500 00	$64,519,200 00
Amount of Bills in circulation of five dollars and upwards,	5,870,748 50	11,663,998 00	17,534,746 50
Amount of Bills in circulation of a smaller denomination than five dollars,	1,142,129 50	3,410,045 00	4,552,174 50
Net profits on hand,	3,298,854 99	2,855,977 96	6,154,832 95
Balances due to other banks,	6,571,484 49	365,557 64	6,937,042 13
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,	19,479,049 86	8,325,649 47	27,804,699 33
Cash deposited bearing interest,	957,397 14	486,941 41	1,444,338 55
Total amount due from the banks,	73,251,364 48	55,695,669 48	128,947,033 96
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their banking-houses,	5,803,175 87	1,729,471 22	7,532,647 09
Real Estate,	884,838 78	716,233 49	1,601,072 27

Bills of banks in this, and of the other New England States,	4,708,562 12	474,897 31	5,183,459 43
Balances due from other banks,	2,965,359 18	2,228,983 69	5,194,342 87
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,*	– –	2,018,188 95	2,018,188 95
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	58,889,428 53	48,527,894 82	107,417,323 35
Total amount of the Resources of the banks,	73,251,364 48	55,695,669 48	128,947,033 96
Amount of Dividends since the last annual return, with dates,	April, 1859, 1,171,450 00 October, 1859, 1,234,783 33	April, 1859, 1,027,071 00 October, 1859, 1,045,900 00	April, 1859, 2,198,521 00 October, 1859, 2,280,683 33
Amount of Reserved Profits at the time of declaring the last dividends,	2,749,785 35	2,531,041 22	5,280,826 57
Amount of Debts due to the banks, secured by pledges on their stock,	191,630 00	265,738 51	457,368 51
Amount of Debts due and not paid, and considered doubtful,	147,362 55	364,519 43	511,881 98
Amount of Stocks deposited with the Auditor,†	412,900 00	– –	412,900 00

* This question refers only to Banks out of Boston.

† This question refers only to Banks organized under Act of 1851, Chap. 267.

STATEMENT OF DIVIDENDS, 1859.

Average dividend of 36 Banks in Boston, in April, (paid on $32,760,000 capital,) is $3\frac{57}{100}$ per cent.

Average dividend of 38 Banks in Boston, in October, (paid on $35,260,000 capital,) is $3\frac{50}{100}$ per cent.

Average dividend of 133 Banks out of Boston, in April, (paid on $28,000,000 capital,) is $3\frac{67}{100}$ per cent.

Average dividend of 134 Banks out of Boston, in October, (paid on $28,087,500 capital,) is $3\frac{72}{100}$ per cent.

Average dividend of 169 Banks in and out of Boston, in April, (paid on $60,760,000 capital,) is $3\frac{62}{100}$ per cent.

Average dividend of 172 Banks in and out of Boston, in October, (paid on $63,347,500 capital,) is $3\frac{61}{100}$ per cent.

The Attleborough and Machinists' Banks, and the Bank of Mutual Redemption, representing a capital of $861,700, made no dividends in 1859. The Salem and Falmouth, none in April, and the Laighton none in October.

CONDITION

OF THE

INSTITUTIONS FOR SAVINGS

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1860.

The official circular, requiring Returns from the Savings Banks, was issued by the Governor on the fifteenth day of November, and had reference to their condition on the last Saturday, being the twenty-seventh day of October, 1860.

All the Returns have been received.

	DANVERS.	GLOUCESTER.	HAVERHILL.	LAWRENCE.	LYNN.
	Danvers Savings Bank.	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.	Lynn Institution for Savings.
Number of Depositors,	1,506	835	3,801	2,138	2,107
Amount of Deposits,	$304,141 25	$122,166 37	$790,694 13	$363,281 86	$325,537 19
Public Funds,	30,000 00	– –	– –	25,000 00	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	85,966 67	74,422 33	233,400 00	117,300 00	44,900 00
Loans on bank stock,	3,957 00	– –	71,550 00	4,025 00	17,160 00
Deposits, in banks, bearing interest,	– –	– –	25,000 00	– –	50,300 00
Loans on railroad stock,	– –	– –	1,000 00	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	96,252 53	36,175 00	425,550 00	121,011 00	147,414 00
Loans to county, or town,	28,675 00	13,500 00	3,000 00	6,500 00	43,800 00
Loans on personal security,	56,257 00	2,354 00	10,950 00	93,710 00	26,291 00
Cash on hand,	1,881 20	3,138 07	20,244 13	9,949 53	707 31

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 13,060 44	5 per cent., 5,123 27	5 per cent., 35,111 15	4 per cent., 11,785 59	5 per cent., 14,476 06
Average annual per cent. of Dividends since last extra Dividend was declared, . .	*	4½ yrs., 5 per ct.	1 yr., 5 per ct.	3 yrs., 4 per ct.	1 yr., 5 per ct.
Annual Expenses of the institution, . .	700 00	300 00	1,503 39	833 50	641 92

Danvers Savings Bank.—Public Funds—United States 6 per cent. Treasury Notes, $30,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Exchange, $8,000; Bank of Commerce, 8,000; Asiatic, 18,000; Washington, 6,000; Tremont, 1,500; Bank of North America, 2,200; Village, 14,800; National, 5,000; Rockport, 1,000; Warren, 5,600; Commercial, 666.67; Naumkeag, 500; Howard, 4,500; Revere, 10,000; Cape Ann, 200.

Loans on Bank Stock are—43 shares Village, $3,657; 4 shares Warren, 300.

Cape Ann Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 76 shares Gloucester, $8,090.50; 44 shares Tremont, 4,366; 45 shares Village, 4,686.33; 41 shares Exchange, 4,185.70; 50 shares Safety Fund, 5,030; 25 shares Grocers', 2,455; 30 shares Bank of Commerce, 3,015.25; 7 shares Merchants', 711.25; 12 shares Atlas, 1,248; 5 shares Webster, 512.50; 50 shares Bank of Republic, 5,020; 71 shares Rockport, 7,479.50; 37 shares Shawmut, 3,972.88; 50 shares Blackstone, 5,106.25; 10 shares Globe, 1,100; 16 shares Freeman's, 1,720; 20 shares Howard, 2,000; 35 shares National, 3,560.50; 40 shares Atlantic, 4,260.17; 26 shares Eagle, 2,760; 31 shares Bank of Cape Ann, 3,142.50.

Haverhill Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value to Bank.) Essex, $16,700; Haverhill, 24,000; Merrimac, 13,500; Andover, 3,200; Bay State, 1,500; Malden, 10,000; National, 20,000; Bank of North America, 20,000; Bank of Republic, 15,000; Exchange, Boston, 12,000; Atlas, 10,000; Blackstone, Boston, 10,000; Howard, 10,000; Maverick, 10,000; North, 10,000; Traders', 10,000; Webster, 10,000; Shawmut, 9,100; Safety Fund, 5,000; Faneuil Hall, 4,000; Columbian, 4,000; Eagle, 4,000; Shoe and Leather Dealers', 800; State, 600.

Loans on Bank Stock are—Essex, $10,700; Haverhill, 10,675; Merrimac, 1,650; Union, Haverhill, 5,975; Abington, 600; Malden, 7,800; Atlas, 9,900; Blackstone, Boston, 600; Exchange, Boston, 4,800; Faneuil Hall, 1,050; Mechanics', Boston, 14,300; National, 3,500.

Deposits in Banks bearing interest are—Essex, $15,000; Haverhill, 10,000.

Loan on Railroad Stock is—Boston and Maine, $1,000.

Essex Savings Bank.—Public Funds—Massachusetts 6 per cent. scrip, $5,000; United States 6 per cent. scrip, 20,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 120 shares Bay State, $16,500; 150 shares Webster, 15,000; 75 shares Merchants', 7,500; 60 shares Tremont, 6,000; 20 shares Shawmut, 2,000; 60 shares Suffolk, 6,000; 10 shares Union, 1,000; 40 shares Bank of Commerce, 4,000; 75 shares Bank of North America, 7,500; 50 shares Atlas, 5,000; 150 shares Revere, 15,000; 100 shares Safety Fund, 10,000; 150 shares Bank of the Republic, 15,000; 50 shares Hide and Leather, 5,000; 18 shares Maverick, 1,800.

Loan on Bank Stock is—103 shares Bay State, $4,025.

Lynn Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at par value.) 100 shares Lynn Mechanics', $10,000; 50 shares Laighton, 5,000; 50 shares City, Lynn, 5,000; 67 shares Columbian, 6,700; 50 shares Suffolk, 5,000; 50 shares Hide and Leather, 5,000; 42 shares New England, 4,200; 20 shares Shoe and Leather Dealers', 2,000; 20 shares Exchange, Boston, 2,000.

Loans on Bank Stock are—82 shares Laighton, $6,700; 10 shares Exchange, 900; 20 shares Shoe and Leather Dealers', 470; 10 shares Hide and Leather, 900; 43 shares Lynn Mechanics', 3,340; 30 shares City, 2,450; 22 shares Woburn, 2,000; 5 shares Worcester, 400.

Deposits in Banks bearing interest are—Lynn Mechanics', $30,300; Commercial, 20,000.

* "The last *extra* dividend was made the present year, viz.:—October, 1860, amounting to 8 per cent. for 5 years, or 1 6-10 per cent. per year. The *ordinary* dividends have been 5 per cent. per year for last 5 years. The *average* annual dividends—including the extra—have been 6 6-10 per cent. per year for last 5 years."

	NEWBURYPORT.	ROCKPORT.	SALEM.	SALISBURY.	CAMBRIDGE.
	Institution for Savings in Newburyyort and its Vicinity.	Rockport Savings Bank.	Salem Savings Bank.	Provident Institution for Savings in the towns of Salisbury and Amesbury.	Savings Institution in Cambridge.
Number of Depositors,	6,450	359	9,969	1,728	1,707
Amount of Deposits,	$1,600,089 87	$30,406 74	$2,250,694 94	$332,113 59	$356,203 76
Public Funds,	7,000 00	– –	128,669 37	15,000 00	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	631,218 00	20,400 00	259,161 80	89,195 00	12,400 00
Loans on bank stock,	7,310 00	1,870 00	84,100 00*	– –	6,000 00
Deposits, in banks, bearing interest,	19,268 00	– –	43,669 76	17,000 00	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	3,000 00	– –	– –	4,900 00	– –
Loans in mortgage of real estate,	425,634 34	6,968 53	397,555 07	63,101 00	262,396 02
Loans to county, or town,	267,100 00	– –	578,789 37	46,600 00	10,000 00
Loans on personal security,	228,627 81	– –	751,650 59	97,720 00	52,887 00
Cash on hand,	2,806 67	1,270 27	7,098 98	26,162 75	12,520 74

Rate and amount of ordinary Dividend for last year, ...	6 per cent., 86,928 31	5 per cent., 1,259 15	5 per cent., 98,887 89	6 per cent., 18,468 42	5 per cent., 14,445 75
Average annual per cent. of Dividends since last extra Dividend was declared, . .	10 y'rs, 6 $\frac{27}{100}$ pr. ct.	2 years, 5 per cent.	2 y'rs 6$\frac{1}{2}$ per cent.	6 $\frac{1}{12}$ per cent.	1 year, 5 per cent.
Annual Expenses of the institution, . .	2,779 77	75 00	4,033 00	475 00	1,125 00

Institution for Savings in Newburyport and Vicinity.—Public Funds—Massachusetts 5 per cent. Scrip, $7,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlas, $50,000; Atlantic, 12,200; Boston, 11,850; Bank of Commerce, 22,700; City, 10,800; Columbian, 30,000; Eagle, 24,200; Eliot, 2,400; Exchange, 10,000; Faneuil Hall, 12,800; Freeman's, 12,900; Globe, 8,300; Granite, 29,600; Hamilton, 10,000; Hide and Leather, 5,000; Howard, 10,000; Massachusetts, 8,250; Maverick, 14,800; Merchants', 34,200; Market, 10,430; New England, 10,000; Bank of North America, 4,500; Revere, 22,000; Shoe and Leather Dealers', 15,600; Shawmut, 15,000; State, 1,740; Safety Fund, 10,000; Suffolk, 2,200; Traders', 24,100; Tremont, 36,200; North, 16,300; Union, 20,800; Washington, 35,300; Webster, 11,200; Mechanics', Newburyport, 21,500; Merchants', Newburyport, 43,098; Ocean, 5,250; Gloucester, 6,000.

Loans on Bank Stock are—13 shares Mechanics', Newburyport, $1,000; 4 shares Ocean, 160; 15 shares Pemberton, 1,250; 22 shares Eagle, 1,250; 32 shares Union, Haverhill, 2,750; 10 shares Grand, 900.

Deposits in Banks bearing interest are—Ocean, $9,268; Traders', 10,000.

Loan on 25 shares Fifty Associates, $25,000—included in loans on personal security.

NOTE.—"Included in Loans on Personal Security," is annuity in Trust in Massachusetts Hospital Life Insurance Company, $5,594 44; Loans to Corporations, $22,030, and Loans on Pledge of Stocks, $10,292.04."

Rockport Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) 10 shares Howard, $1,000; 15 shares National, 1,500; 30 shares Rockport, 3,000; 10 shares Village, 1,000; 15 shares Webster, 1,500; 4 shares Gloucester, 400; 16 shares Blackstone, 1,600; 12 shares Tremont, 1,200; 21 shares Bank of Cape Ann, 2,100; 6 shares Granite, 600; 15 shares Bank of Commerce, 1,500; 10 shares Hide and Leather, 1,000; 10 shares Revere, 1,000; 30 shares Bank of the Republic, 3,000.

Loan on Bank Stock is—Rockport, $1,870.

Salem Savings Bank.—Public Funds—United States 5 per cent Scrip, $50,000; Ohio 6 per cent. Scrip, 78,669.37.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Exchange, $4,133.33; Marblehead, 2,000; Asiatic, 7,470; Commercial, 3,200; Columbian, 28,000; City, 10,500; Salem, 2,700; Beverly, 625; Merchants', 40,533.47; Bank of Commerce; 60,000; Tremont, 15,000; North, 20,000; Revere, 30,000; Hide and Leather, 15,000; Safety Fund, 20,000.

Loans on Bank Stock are—Asiatic, Bank of Commerce and National, $5,000; Exchange, Boston, and Rockland, 4,500; Laighton, 9,700; Shoe and Leather, 1,400; Merchants', 3,500; Marblehead and Grand, 5,000.

Deposit in Bank bearing interest is—Merchants', $40,000; in Merchants' not bearing interest, 3,669.76.

Loans to Banks are—Warren, $15,000; Danvers, 20,000; Merrimac, 20,000.

Provident Institution for Savings in the Towns of Salisbury and Amesbury.—Public Funds—Massachusetts 6 per cent. Scrip, $15,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 25 shares Eliot, $2,500; 15 shares Atlantic, 1,500; 40 shares Webster, 4,000; 20 shares Maverick, 2,000; 15 shares New England, 1,500; 50 shares Hide and Leather, 5,000; 35 shares Columbian, 3,500; 25 shares Union, Boston, 2,500; 37 shares Tremont, 3,700; 43 shares Boston, 2,150; 25 shares Globe, 2,500; 25 shares Shoe and Leather Dealers', 2,500; 20 shares Howard, 2,000; 35 shares Eagle, 3,500; 45 shares Merchants', Boston, 4,500; 12 shares Granite, 1,200; 37 shares Shawmut, 3,700; 13 shares Faneuil Hall, 1,300; 38 shares Suffolk, 3,800; 40 Shares Bank of Commerce, 4,000; 52 shares State, 3,120; 30 shares Blackstone, Boston, 3,000; 10 shares City, Boston, 1,000, 20 shares Boylston, 2,000; 50 shares Exchange, Boston, 5,000; 50 shares Atlas, 5,000; 8 shares' Traders, 800; 41 shares Grocers', 400, (present value); 45 shares Bay State, 3,375; 42 shares Railroad, 3,150; 50 shares Powow River, 5,000.

Deposit in Bank bearing interest is—Powow River, $17,000.

Savings Institution in Cambridge.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Bank of Commerce, $2,044; 7 shares Cambridge, 630; 25 shares Charles River, 2,526; 22 shares Lechmere 2,200; 50 shares Revere, 5,000.

Loans on Bank Stock are—20 shares Merrimac; 10 shares City, Boston, and 1 share Union, Boston, $2,300; 20 shares Fitchburg, 1,700; 25 shares New England, 2,000.

* Loans on Bank Stock include $55,000 loaned to Banks.

	CAMBRIDGEPORT.	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.
	Cambridgeport Savings Bank.	Warren Institution for Savings.	Middlesex Institution for Savings.	Framingham Savings Bank.	City Institution for Savings.
Number of Depositors,	669	4,786	2,339	1,163	6,150
Amount of Deposits,	$108,127 06	$1,256,932 04	$633,895 42	$200,564 88	$1,669,510 64
Public Funds,	– –	110,000 00	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	12,095 33	40,179 00	194,860 00	52,700 00	249,875 00
Loans on bank stock,	– –	2,975 00	14,300 00	30,777 00	35,500 00
Deposits, in banks, bearing interest,	5,000 00	– –	43,000 00	– –	139,000 00
Loans on railroad stock,	– –	– –	7,300 00	– –	– –
Invested in real estate,	– –	71,183 48	– –	1,500 00	– –
Loans in mortgage of real estate,	39,366 16	779,464 00	294,616 25	85,866 50	760,550 00
Loans to county, or town,	14,500 00	102,596 42	28,485 00	19,700 00	364,775 00
Loans on personal security,	38,000 00	138,350 00	40,638 00	20,200 00	117,600 00
Cash on hand,	3,141 92	9,342 16	9,179 28	831 62	2,210 64

Rate and amount of ordinary Dividend for last year, ...	4 per cent., 3,292 46	4 per cent., 39,210 89	4 per cent., 21,466 66	5 per cent., 7,986 31	5 per cent., 65,483 37
Average annual per cent. of Dividends since last extra Dividend was declared, . .	2 years, 4 per ct.	5 years, 7 per ct.	*	4 years, 6½ per ct.	2 years, 5 per ct.
Annual Expenses of the institution, . .	300 00	3,361 35	1,504 00	600 00	2,946 57

Cambridgeport Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 40 shares Cambridge, $4,175; 40 shares Eliot, 3,995.33; 25 shares Webster, 2,525; 14 shares Cambridge City, 1,400.

Deposit in Bank bearing interest is—Cambridge, $5,000.

Warren Institution for Savings.—Public Funds—United States Treasury Notes, $110,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares City, $1,980; 114 shares Bunker Hill, 11,552; 49 shares Shoe and Leather Dealers', 5,233; 30 shares State, 1,815; 35 shares Market, 2,765; 68 shares Eagle, 6,834; 100 shares Hide and Leather, 10,000.

Loans on Bank Stock are—33 shares Railroad, and 4 shares Bunker Hill, $2,175; 13 shares Bunker Hill, 800.

Middlesex Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Safety Fund, $2,400; Grocers', 4,000; Blackstone, Boston, 2,500; Revere, 15,000; National, 10,000; Webster, 15,000; Merchants', Boston, 20,000; City, Boston, 10,000; State, 9,960; Eagle, 15,000; Hamilton, 1,400; Granite, 2,500; Columbian, 6,700; Traders', 1,500; Shoe and Leather Dealers', 10,000; Bank of Commerce, 15,000; Tremont, 7,500: Bank of North America, 7,500; Shawmut, 5,000; Faneuil Hall, 5,000; Eliot, 10,000; Howard, 7,500; Concord, 10,000; Lowell, 900; Framingham, 500.

Loans on Bank Stock are—20 shares Prescott, and 12 shares Fitchburg Railroad, $2,000; 100 shares Boston; 37 shares Webster, and 22 shares Shoe and Leather Dealers', 10,000; 10 shares Concord, and 15 shares Fitchburg Railroad, 1,600; 10 shares Concord, 700.

Deposits in Bank bearing interest are—Shoe and Leather Dealers', $23,000; National, 20,000.

Loans in Railroad Stock are—41 shares Fitchburg, $2,800; 30 shares Western, 2,500; 20 shares Fitchburg, 11 shares Western, and 16 shares Concord Bank, 2,000.

Framingham Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Bank of Commerce, $5,000: Eliot, 5,200; Framingham, 2,000; Granite, 2,000; Howard, 5,000; Hide and Leather, 7,000; Maverick, 2,000; Bank of the Republic, 6,000; Safety Fund, 16,000; Traders', 1,000; Webster, 1,500.

Loans on Bank Stock are—$16,800 on $2,000 Exchange, 4,900 Eliot, 2,400 Framingham, 1,000 Granite, 1,000 Traders', 3,800 Safety Fund, 1,000 Hide and Leather 2,700 Bank of Commerce; 7,000 on 6,000 Bank of the Metropolis, and 1,800 Mi[illegible]; 2,500 on 1,300 Framingham, 500 Eliot, 500 Cambridge Market, and 600 Bank of Brighton; 2,500 on 3,500 Framingham; 1,000 on 1,500 Framingham; 400 on 500 Framingham; 250 on 300 Framingham; 327 on 500 Granite.

City Institution for Savings.—The Bank Stock is owned as follows:—Appleton, $20,000; Prescott, 13,500; Wamesit, 10,000; Railroad, 900; Pemberton, 5,000; Bay State, 1,875; Bunker Hill, 2,000: Tremont, 15,200; Boylston, 4,000; Shawmut, 5,000; Exchange, 5,000; Granite, 14,400; Blackstone, 15,000; National, 14,100; Eliot, 5,000; Webster, 10,000; Atlas, 4,700; Safety Fund, 25,000; Revere, 25,000; Bank of North America, 19,200; Bank of Commerce, 15,000; Bank of the Republic, 20,000.

Loans on Bank Stock are—127 shares Appleton, $10,900; 12 shares Merchants', and 26 shares Appleton, 900; 10 shares Prescott, 900; 10 shares Appleton, and 15 shares Prescott, 1,500; 10 shares Bunker Hill, and 15 shares Wamesit, 1,800; 10 shares Bank of North America; 25 shares Webster, and 46 shares Atlas, 7,200; 60 shares Exchange, and 25 shares Safety Fund, 7,500; 10 shares Appleton, 10 shares Railroad, and 3 shares Prescott, 1,800; 35 shares Safety Fund, 3,000.

Deposits in Banks bearing interest are—Bank of Commerce, $79,000; Merchants', Lowell, 30,000; Wamesit, 30,000.

* "A surplus dividend was made June 1, 1860, of $63,537.17, making the average interest for preceding 5 years, a small fraction less than 7½ per cent. per annum. The rate since last extra dividend is 4 per cent."

	LOWELL—Con.	MALDEN.	MARLBOROUGH.	NEWTON.	WALTHAM.
	Lowell Institution for Savings.	Malden Savings Bank.	Marlborough Savings Bank.	Institution for Savings in the town of Newton.	Waltham Savings Bank.
Number of Depositors,	5,466	61	31	193	859
Amount of Deposits,	$1,232,633 46	$5,026 44	$1,788 00	$22,666 90	$164,561 26
Public Funds,	– –	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	259,060 00	505 00	– –	3,700 00	9,192 00
Loans on bank stock,	24,000 00	– –	– –	– –	– –
Deposits, in banks, bearing interest,	414,000 00	1,063 44	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	20,334 06	– –	– –	– –	– –
Loans in mortgage of real estate,	122,800 00	2,300 00	500 00	12,904 00	115,884 80
Loans to county, or town,	389,175 00	1,000 00	– –	1,000 00	6,000 00
Loans on personal security,	– –	– –	800 00	3,150 00	25,950 00
Cash on hand,	3,264 40	158 00	488 00	2,033 35	8,249 90

Rate and amount of ordinary Dividend for last year, ...	4 per cent., 43,479 38	– –	– –	5 per cent., 937 99	5 per cent., 6,460 80
Average annual per cent. of Dividends since last extra Dividend was declared, . .	5 years, 7 $\frac{55}{100}$ pr ct.	New Bank.	New Bank.	2 years, 5 per ct.	2 years, 5 per ct.
Annual Expenses of the institution, . .	2,500 00	– –	– –	84 85	300 00

Lowell Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Eagle, $53,600; Lowell, 16,300; Bank of Commerce, 23,000; Granite, 21,600; Bank of North America, 20,000; Globe, 15,000; New England, 14,600; Traders', 14,000; State, 12,960; Columbian, 12,300; City, 12,000; Hamilton, 12,000; Market, 9,100; Bunker Hill, 7,000; Railroad, 5,100; Tremont, 6,000; Boston, 4,500.

Loans on Bank Stock are—$14,000 on $16,900, Lowell; $10,000 on $12,000, Granite.

Deposits in Banks bearing interest are—Bank of Commerce, $65,000; Mutual Redemption, 152,000; Traders', 65,000; National, 50,000; Granite, 45,000; Columbian, 37,000.

Malden Savings Bank.—No Public Funds or Bank Stock. Deposit in Bank, bearing interest, is—Malden, $1,063.44.

Loan to County or Town is—Town of Malden, $1,000.

Marlborough Savings Bank.—No Public Funds or Bank Stock.

Institution for Savings in the Town of Newton.—The Bank Stock is owned as follows:—(Rendered at par value.) 6 shares Bank of Brighton, $600; 11 shares Newton, 1,100; 20 shares Revere, 2,000.

Waltham Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Waltham, $3,992; Newton, 500; Revere, 5,000.

	CLINTON.	FITCHBURG.	LANCASTER.	MILFORD.	MILLBURY.
	Clinton Savings Bank.	Fitchburg Savings Bank.	Lancaster Savings Bank.	Milford Savings Bank.	Millbury Savings Bank.
Number of Depositors,	441	3,349	1,242	708	253
Amount of Deposits,	$72,562 24	$681,332 72	$255,444 84	$89,561 44	$36,780 80
Public Funds,	– –	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	– –	130,800 00	47,500 00	8,824 00	12,825 00
Loans on bank stock,	5,500 00	6,040 00	11,010 00	14,105 00	– –
Deposits, in banks, bearing interest,	10,116 77	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	26,400 00	343,926 73	139,850 00	24,516 00	19,675 00
Loans to county, or town,	5,000 00	65,950 00	6,000 00	11,000 00	900 00
Loans on personal security,	27,850 00	171,425 24	35,516 67	28,777 00	3,550 00
Cash on hand,	10,601 85	1,335 32	14,620 13	3,965 26	620 64

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 3,042 75	5 per cent., 28,770 02	5 per cent., 10,714 90	5 per cent., – –	5 per cent., 1,207 90
Average annual per cent. of Dividends since last extra Dividend was declared, . .	4 yrs., 5 per ct.	4 yrs., 5 per ct.	5 yrs., 6½ per ct.	3 yrs., 5 per ct.	1 yr., 5 per ct.
Annual Expenses of the institution, . .	257 63	925 00	342 50	240 00	125 00

Clinton Savings Bank.—No Public Funds or Bank Stock.
Loans on Bank Stock are—50 shares Lancaster, $4,500; 12 shares Souhegan, New Hampshire, 1,000.
Deposit in Bank bearing interest is—City, Worcester, $10,116.77.

Fitchburg Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Fitchburg, $10,000; Rollstone, 10,000; Quinsigamond, 3,000; City, Worcester, 10,000; Atlas, 5,000; Bank of North America, 3,000; North, 9,000; Webster, 9,200; National, 10,000; Revere, 10,000; Safety Fund, 16,600; Howard, 10,000; Merchants', 25,000.
Loans on Bank Stock are—62 shares Fitchburg, $5,590; 5 shares Townsend, 450.

Lancaster Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) 50 shares Lancaster, $5,000; 75 shares City, Lynn, 5,700; 50 shares Cambridge Market, 5,000; 50 shares Bank of Commerce, 5,000; 50 shares Bank of the Republic, 5,000; 50 shares Eliot, 5,000; 50 shares Granite, 5,000; 50 shares Howard, 5,000; 50 shares Webster, 5,000.
Loan on Bank Stock is—Lancaster, $11,010.

Milford Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 30 shares Milford, 27 shares Hopkinton, and 28 shares Hide and Leather, $8,824.
Loan on Bank Stock is—177 shares Milford, $14,105.

Millbury Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Millbury, $3,076 50; Central, 3,210; Quinsigamond, 2,529; Atlas, 2,140; Oxford, 634 50; Citizens', 620; Worcester, 615.

	N. BROOKFIELD.	SOUTHBRIDGE.	WINCHENDON.	WORCESTER.	
	North Brookfield Savings Bank.	Southbridge Savings Bank.	Winchendon Savings Bank.	Worcester County Institution for Savings.	Worcester Mechanics' Savings Bank.
Number of Depositors,	279	940	307	12,344	2,638
Amount of Deposits,	$22,340 06	$163,713 17	$32,306 37	$2,674,674 23	$676,757 38
Public Funds,	– –	15,000 00	– –	103,000 00	5,000 00
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	5,400 00	15,000 00	6,500 00	529,120 00	102,600 00
Loans on bank stock,	– –	17,710 00	– –	17,300 00	48,250 00
Deposits, in banks, bearing interest,	– –	11,400 00	– –	– –	47,000 00
Loans on railroad stock,	– –	– –	– –	5,000 00	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	7,100 00	36,750 00	9,788 74	1,476,378 87	305,282 00
Loans to county, or town,	1,945 00	9,700 00	1,600 00	269,605 25	2,000 00
Loans on personal security,	6,562 83	53,520 00	6,235 00	247,655 75	159,758 60
Cash on hand,	1,195 37	8,047 12	6,210 48	70,347 78	24,215 65

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 441 53	5 per cent., 6,494 11	5 per cent., 1,146 27	5 per cent., 114,675 49	5 per cent., 25,571 74
Average annual per cent. of Dividends since last extra Dividend was declared, . .	– –	2 years, 5 per cent.	– –	2 years, 5 per cent.	5 per cent.
Annual Expenses of the institution, . .	100 00	413 30	60 00	4,579 12	1,400 00

North Brookfield Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) 4 shares Hampshire Manufacturers', $400; 20 shares Safety Fund, 2,000; 10 shares Eliot, 1,000; 20 shares Bank of the Republic, 2,000.

Southbridge Savings Bank.—Public Funds—Massachusetts State Scrip, $15,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 7 shares New England, $700; 10 shares Merchants', Boston, 1,000; 18 shares Washington, 1,800; 115 shares Southbridge, 11,500.

Loans on Bank Stock are—180 shares Southbridge, $15,550; 20 shares Southbridge, and 4 shares Leicester, 2,160.

Deposit in Bank bearing interest is—Southbridge, $11,400.

Winchendon Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) 5 shares Rollstone, $500; 20 shares Merchants', Boston, 2,000; 16 shares Safety Fund, 1,600; 24 shares Mechanics', Boston, 2,400.

Worcester County Institution for Savings.—Public Funds—United States Treasury Notes, $103,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlas, $25,000; Atlantic, 5,400; Bank of the Republic, 12,000; Bank of North America, 3,800; Bank of Commerce, 20,000; Boston, 1,000; Blackstone, Boston, 800; City, Boston, 20,800; Columbian, 5,000; Eagle, 6,000; Eliot, 4,000; Exchange, Boston, 2,000; Freeman's, 2,900; Grocers', 4,500; Globe, 1,500; Granite, 19,900; Hide and Leather, 17,000; Howard, 10,000; Hamilton, 10,000; Merchants', Boston, 20,000; Market, 1,120; Massachusetts, 10,000; New England, 17,200; National, 10,000; North, 4,000; Revere, 25,000; Safety Fund, 25,000; Shawmut, 10,000; State, 2,400; Tremont, 2,200; Traders', 12,500; Union, Boston, 1,800; Washington, 19,000; Webster, 30,000; Blackstone, Uxbridge, 1,000; Fitchburg, 5,100; Lancaster, 2,000; Leicester, 4,000; Millbury, 5,100; Oxford, 4,800; Southbridge, 3,000; City, Worcester, 22,000; Citizens', 24,800; Central, 34,300; Mechanics', Worcester, 7,000; Quinsigamond, 16,000; Worcester, 38,200.

Loans on Bank Stock are—$400 on 500 Lancaster; 4,140 on 4,600 Grafton; 300 on 1,000 Worcester; 1,200 on 1,500 City, Worcester; 300 on 800 Suffolk; 1,100 on 2,000 Mechanics', Worcester; 1,000 on 700 Leicester, 300 Mechanics', and 200 Central; 800 on 1,000 Lancaster; 1,100 on 1,400 Quinsigamond; 3,460 on 4,400 Worcester; 3,500 on 4,000 Milford.

Loan on Railroad Stock is—60 shares Boston and Worcester, $5,000.

Worcester Mechanics' Savings Bank.—Public Funds—United States Treasury Notes, $5,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Bank of Commerce, $12,000; National, 8,500; North, 6,500; Granite, 6,000; Traders', 5,000; Revere, 10,000; City, Worcester, 10,000; Mechanics', Worcester, 27,400; Central, 1,700; Quinsigamond, 1,000; Worcester, 4,500; Grafton, 6,500; Southbridge, 3,500.

Loans on Bank Stock are—230 shares Mechanics', $20,850; 55 shares City, 5,000; 28 shares Central, 2,500; 10 shares Blackstone, 900; 200 shares Mechanics', and 10 shares City, 19,000.

Deposit in Bank bearing interest is—Mechanics', $47,000.

	NORTHAMPTON.	WARE.	CHICOPEE.	HOLYOKE.	SPRINGFIELD.
	Northampton Institution for Savings.	Ware Savings Bank.	Chicopee Savings Bank.	Holyoke Savings Bank.	Hampden Savings Bank.
Number of Depositors,	993	1,533	349	247	1,056
Amount of Deposits,	$156,272 53	$330,695 14	$61,941 66	$30,217 61	$202,963 42
Public Funds,	– –	– –	1,000 00	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank stock,	29,000 00	92,400 00	3,090 00	3,415 00	83,540 50
Loans on bank stock,	7,560 00	15,820 00	200 00	– –	6,850 00
Deposits, in banks, bearing interest,	– –	5,000 00	– –	– –	5,000 00
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	62,343 80	85,061 72	32,880 00	16,885 00	57,315 00
Loans to county, or town,	700 00	19,250 00	– –	1,400 00	1,200 00
Loans on personal security,	52,460 60	89,681 38	27,950 17	6,520 00	53,000 00
Cash nd,	5,951 93	24,328 16	329 27*	3,477 81	1,659 91

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 6,300 99	5½ per cent., 13,684 67	5 per cent., 2,000 00	5 per cent., 1,127 75	5 per cent., 7,917 66
Average annual per cent. of Dividends since last extra Dividend was declared, . .	2½ yrs., 5 per ct.	5 yrs., 7 per ct.	——, 5 per ct.	Quest. not ans.	3 yrs., 5 per ct.
Annual Expenses of the institution, . .	690 37	1,050 00	225 00	175 00	550 00

Northampton Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at par value.) 10 shares Holyoke, $1,000; 5 shares Northampton, 500; 40 shares City, Worcester, 4,000; 20 shares Webster, 2,000; 25 shares State, 1,500; 20 shares Washington, 2,000; 20 shares Granite, 2,000; 30 shares Safety Fund, 3,000; 20 shares Bank of North America, 2,000; 20 shares National, 2,000; 20 shares Shawmut, 2,000; 20 shares Bank of Commerce, 2,000; 20 shares Merchants', 2,000; 20 shares Traders', 2,000; 10 shares Exchange, Boston, 1,000.

Loans on Bank Stock are—14 shares Holyoke, $500; 5 shares Bank of Commere, 450; 10 shares City, Worcester, 300; 5 shares Webster, 5 shares Hampshire Manufacturers', and 3 shares National, 1,170; 11 shares Holyoke, 890; 6 shares Union, 500; 8 shares Conway, 300; 6 shares Holyoke, 550; 17 shares Northampton, 1,500; 4 shares Holyoke, and 2 shares Conway, 500; 10 shares Holyoke, 900.

Ware Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Hampshire Manufacturers', $10,000; Webster, 10,000; Revere, 10,000; Merchants', 10,000; National 10,000; Bank of the Republic, 10,000; Granite, 5,000; Bank of North America, 5,000; Safety Fund, 5,000; North, 2,400; Washington, 3,000; Eliot, 3,000; Bank of Commerce, 3,000; City, Worcester, 5,000; Monson, 1,000.

Loans on Bank Stock are—129 Shares Hampshire Manufacturers', $10,700; 26 shares Mechanics', Worcester, 2,170; 14 shares Hampshire Manufacturers', and 15 shares Southbridge, 1,400; 5 shares Blackstone, and 5 shares Greenfield, 900; 11 shares Monson, 650.

Deposit in Bank bearing interest is—Safety Fund, $5,000.

Chicopee Savings Bank.—Public Funds—One 6 per cent. United States Treasury Note, $1,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 32 shares Cabot, $3,090.

Loan on Bank Stock is— 5 shares Cabot, $200.

Holyoke Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 17 shares Hadley Falls, $1,771; 12 shares Agawam, 1,232; 4 shares Westfield, 412.

Loan to County or Town is—Town of Holyoke, $1,400.

Hampden Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 10 shares Monson, $1,000; 16 shares Hadley Falls, 1,640; 20 shares Cabot, 2,130; 50 shares Hide and Leather, 5,000; 83 shares Safety Fund, 8,300; 40 shares Webster, 4,292; 150 shares Merchants', Boston, 16,002.50; 88 shares Bank of Commerce, 9,312; 60 shares Bank of the Republic, 6,000; 100 shares Revere, 10,000; 5 shares Tremont, 500; 187 shares Agawam, 19,364.

Loans on Bank Stock are—5 shares Hadley Falls, and 17 shares Agawam, $2,000; 5 shares Lee, 400; 12 shares Agawam, 1,000; 10 shares Pynchon, 500; 10 shares Hadley Falls, 900; 6 shares Agawam, 500; 15 shares Pynchon, and 5 shares Springfield, 1,050; 8 shares Agawam, 500.

Deposit in Bank bearing interest is—Revere, $5,000.

* This amount is rendered as having been "overdrawn at Cabot Bank."

	SPRINGFIELD—Con.	WESTFIELD.	GREENFIELD.	ADAMS.	LEE.
	Springfield Institution for Savings.	Westfield Savings Bank.	Franklin Savings Institution.	North Adams Savings Bank.	Lee Savings Bank.
Number of Depositors,	3,806	596	2,312	312	502
Amount of Deposits,	$886,424 67	$94,397 18	$485,066 21	$58,094 74	$66,738 61
Public Funds,	73,000 00	– –	33,362 50	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	214,500 00	6,400 00	75,383 75	9,000 00	14,877 83
Loans on bank stock,	10,950 00	8,850 00	9,250 00	3,200 00	– –
Deposits, in banks, bearing interest,	– –	8,919 97	– –	7,874 00	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	440,499 40	27,618 00	159,225 00	9,825 00	29,450 00
Loans to county, or town,	3,000 00	2,000 00	51,900 00	6,916 10	5,200 00
Loans on personal security,	119,116 50	40,955 00	144,330 90	22,400 00	19,555 39
Cash on hand,	33,754 10	130 00	11,614 06	125 47	1,273 55

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 36,812 26	6 per cent., – –	5 per cent., – –	5 per cent., 2,048 62	6 per cent., 3,066 51
Average annual per cent. of Dividends since last extra Dividend was declared, . .	1 year, 5 per ct.	2 years, 6 per ct.	——, 5 per ct.	2 years, 5 per ct.	——, 6 per ct.
Annual Expenses of the institution, . .	2,238 95	58 00	1,018 39	178 41	201 00

Springfield Institution for Savings.—Public Funds—United States 5½ per cent. Treasury Notes, $20,000; United States 6 per cent. Treasury Notes, 30,000; United States 5 per cent. Bonds, 5,000; State of Vermont 6 per cent. Bonds, 15,000; City of Boston 6 per cent. Bonds, 3,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 67 shares Revere, $6,700; 252 shares Atlas 25,200; 40 shares Atlantic, 4,000; 51 shares Blackstone, 5,100; 20 shares Boston, 1,000; 115 shares City, 11,500; 66 shares Columbian, 6,600; 100 shares Bank of Commerce, 10,000; 35 shares Eagle, 3,500; 50 shares Eliot, 5,000; 20 shares Exchange, 2,000; 25 shares Freeman's, 2,500; 130 shares Granite, 13,000; 30 shares Hamilton, 3,000; 100 shares Howard, 10,000; 69 shares Merchants', 6,900; 70 shares North, 7,000; 120 shares Bank of North America, 12,000; 50 shares Safety Fund, 5,000; 100 shares Shawmut, 10,000; 120 shares State, 7,200; 50 shares Traders', 5,000; 90 shares Tremont, 9,000; 15 shares Union, 1,500; 75 shares Webster, 7,500; 30 shares Washington, 3,000; 100 shares Springfield, 10,000; 25 shares Chicopee, 2,500; 22 shares Pynchon, 2,200; 50 shares Agawam, 5,000; 80 shares Cabot, 8,000; 19 shares Hadley Falls, 1,900; 17 shares Conway, 1,700.

Loans on Bank Stock are—28 shares Greenfield, $1,500; 5 shares Agawam, 450; 26 shares Cabot, 2,000; 34 shares Springfield, and 44 shares Pynchon, 7,000.

Westfield Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Westfield, $3,700; Hampden, 200; Conway, 2,500.

Loans on Bank Stock are—95 shares Westfield, $8,400; 5 shares Miller's River, 450.

Deposit in Bank bearing interest is—Westfield, $8,919.97.

Franklin Savings Institution.—Public Funds—United States 5 per cent. Scrip, $5,000; United States 6 per cent. Scrip, 5,362.50; United States 6 per cent. Treasury Notes, 23,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 204 shares Bank of Commerce, $20,810; 5 shares Faneuil Hall, 538.75; 30 shares Hide and Leather, 3,150; 67 shares Merchants', 7,350; 65 shares Bank of North America, 6,782.50; 83 shares Revere, 8,300; 166 shares Safety Fund, 16,600; 15 shares Traders', 1,578.75; 102 shares Webster, 10,273.75.

Loans on Bank Stock are—30 shares Franklin County, and 30 shares Greenfield, $5,350; 45 shares Greenfield, 2,900; 12 shares Shelburne Falls, 1,000.

North Adams Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Adams, $4,000; Pittsfield, 3,000; Lee, 2,000.

Loans on Bank Stock are—Adams, $2,000; Pittsfield, 1,200.

Deposit in Bank bearing interest is—Adams $7,874.

Lee Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Adams, $4,533.33; Lee, 7,344.50.

Loans to County or Town are—County of Berkshire, $1,000; Town of Lee, 3,200; Town of Lenox, 1,000.

	PITTSFIELD.	CANTON.	COHASSET.	DEDHAM.	DORCHESTER.
	Berkshire County Savings Bank.	Canton Institution for Savings.	Cohasset Savings Bank.	Dedham Institution for Savings.	Dorchester Savings Bank.
Number of Depositors,	1,080	602	451	2,686	672
Amount of Deposits,	$232,252 67	$100,081 17	$102,958 85	$565,670 67	$106,081 88
Public Funds,	20,000 00	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	81,800 00	5,050 00	31,080 00	33,672 00	22,824 00
Loans on bank stock,	9,300 00	3,300 00	– –	32,845 00	2,800 00
Deposits, in banks, bearing interest,	– –	– –	– –	11,407 57	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	32,776 00	58,905 00	58,725 00	407,936 67	64,500 00
Loans to county, or town,	10,000 00	2,900 00	8,000 00	23,700 00	5,000 00
Loans on personal security,	72,686 00	28,393 25	– –	90,101 78	10,200 00
Cash on hand,	3,248 67	1,532 92	7,752 61	– –	3,623 14

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 8,627 39	5 per cent., 4,317 15	5 per cent., 4,651 86	5 per cent., 26,594 15	5 per cent., 4,045 49
Average annual per cent. of Dividend since last extra Dividend was declared, . .	4 yrs., 5 per ct.	Extra in 1860.	3 yrs., 5 per ct.	Question not ans'd.	2 yrs., 5 per ct.
Annual Expenses of the institution, . .	524 60	273 60	333 48	1,318 86	520 90

Berkshire County Savings Bank.—Public Funds—United States 5 per cent. Scrip, $20,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Howard, $1,200; Hide and Leather, 1,500; Shawmut, 1,500; Blackstone, 2,000; Hadley Falls, 2,000; North, 3,000; Pittsfield, 4,000; Cabot, 6,000; National, 7,000; Webster, 8,000; Bank of Commerce, 8,000; Merchants', 9,000; Lee, 9,600; Revere, 8,000; Atlantic, 3,000; Eagle, 8000.

Loan on Bank Stock is—104 shares Pittsfield, $9,300.

Canton Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at par value.) 32 shares Neponset, $3,200; 15 shares North, 1,500; 5 shares Market, 350.

Loan on Bank Stock is—Neponset, $3,300.

Cohasset Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlas, $2,000; Blackstone, 1,000; City, 1,700; Columbian 2,000; Eagle, 1,800; Market, 700; Maverick, 1,300; Merchants', 3,000; National, 1,500; North, 1,000; Bank of the Republic, 1,500; Revere, 3,000; Safety Fund, 1,000; Shawmut, 2,400; State, 480; Traders', 1,500; Tremont, 1,700; Union, 1,500; Washington, 1,000; Webster, 1,000.

Dedham Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 126 shares Dedham, $12,987.50; 27 shares Howard, 2,794.50; 25 shares Blackstone, 2,612.50; 18 shares Merchants', 1,820; 23 shares State; 1,451.50; 6 shares Union, 620; 10 shares Globe, 1,065; 15 shares Traders', 1,542.50; 120 shares Peoples', 5,930; 27 shares Bank of Commerce, 2,848.50.

Loans on Bank Stock are—38 shares Suffolk, $3,000; 18 shares Traders', and 5 shares Atlas, 2,000; 63 shares Dedham, 5,500; 145 shares Cochituate, 12,500;* 3 shares Eagle, 270; 50 shares Rockland, 4,000; 10 shares Cambridge, 900; 5 shares Newton, 225; 35 shares Exchange, 3,150; 15 shares Boylston, 1,300.

Deposit in Bank bearing interest is—Dedham, $11,407.57.

Dorchester Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 25 shares Bank of Commerce, $2,558.75; 25 shares Bank of the Republic, 2,524; 17 shares Eagle, 1,772; 16 shares Safety Fund, 1,600; 15 shares City, Boston, 1,562.25; 15 shares Revere, 1,571.25; 10 shares Suffolk, 1,300; 10 shares Hamilton, 1,180; 10 shares Atlas, 1,010; 10 shares State, 625; 9 shares Tremont, 1,059.75; 5 shares Massachusetts, 1,350; 5 shares Granite, 495; 30 shares Mattapan, 3,095; 11 shares Blue Hill, 1,121.

Loans on Bank Stock are—24 shares Mattapan, $2,000; 10 shares Atlas, 800.

Loan to County or Town is—Town of Dorchester, $5,000.

* "As further collateral, 50 shares of Bates' Manufacturing Company Stock, and two Personal Notes for $4,166.67 each."

	QUINCY.	RANDOLPH.	ROXBURY.	WEYMOUTH.	FAIRHAVEN.
	Quincy Savings Bank.	Randolph Savings Bank.	Institution for Savings in Roxbury and its Vicinity.	Weymouth and Braintree Institution for Savings.	Fairhaven Institution for Savings.
Number of Depositors,	1,229	297	2,675	1,331	1,034
Amount of Deposits,	$266,706 47	$33,745 57	$567,274 17	$245,346 48	$321,073 95
Public Funds,	– –	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	40,080 66	10,675 25	131,274 07	29,400 00	114,000 00
Loans on bank stock,	450 00	– –	15,375 00	– –	15,673 32
Deposits, in banks, bearing interest,	– –	– –	93,050 00	– –	15,000 00
Loans on railroad stock,	– –	– –	900 00	– –	– –
Invested in real estate,	– –	– –	9,989 75	– –	– –
Loans in mortgage of real estate,	198,170 00	7,900 00	97,375 00	174,642 50	15,443 25
Loans to county, or town,	8,000 00	9,750 00	145,500 00	– –	23,000 00
Loans on personal security,	13,107 05	2,200 00	64,500 00	39,699 00	142,114 85
Cash on hand,	3,191 38	4,162 47	9,310 35	3,549 07	7,940 18

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 11,951 18	5 per cent., – –	4 per cent., 18,651 55	5 per cent, 10,921 57	6 per cent., 17,421 51
Average annual per cent. of Dividends since last extra Dividend was declared, . .	Extra in 1860.	No extra.	5 yrs., 6½ per ct.	1½ yrs., 5 per ct.	No extra.
Annual Expenses of the institution, . .	600 00	100 00	2,050 00	350 00	700 00

Quincy Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 25 shares National, $2,538.08; 10 shares Grocers', 1,010; 25 shares North, 2,550; 10 shares Eliot, 1,000; 33 shares Merchants', Boston, 3,457.50; 35 shares Traders', 3,555; 50 shares Bank of North America, 5,025; 20 shares Exchange, Boston, 1,975.33; 20 shares Webster, 2,000; 8 shares Washington, 844; 39 shares State, 2,554.50; 10 shares Hide and Leather, 1,000; 25 shares Atlas, 2,606.25; 50 shares Mt. Wollaston, 5,100; 45 shares Quincy Stone, 4,865.

Loan on Bank Stock is—5 shares Exchange, Boston, $450.

Randolph Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 15 shares Grocers', $1,513.75; 15 shares Bank of North America, 1,538.75; 17 shares Blackstone, Boston, 1,762; 15 shares Eagle, 1,617; 10 shares New England, 1,100; 10 shares Eliot, 1,075; 10 shares Traders', 996.25; 10 shares Howard, 1,072.50.

Institution for Savings in Roxbury and Vicinity.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Traders', $1,970; 30 shares Granite, 3,000; 25 shares Market, 1,750; 34 shares State, 2,010.10; 170 shares Washington, 16,991; 220 shares North, 21,980.47; 40 shares Atlas, 4,000; 20 shares Bank of Commerce, 2,000; 50 shares Atlantic, 5,000; 150 shares Hide and Leather, 15,000; 400 shares Safety Fund, 40,272.50; 100 shares Revere, 10,000; 146 shares Peoples', 7,300.

Loans on Bank Stock are—22 shares Rockland, $2,000; 23 shares Tradesman's, 2,000; 15 shares Exchange, 1,350; 28 shares Mechanics', 2,700; 93 shares Peoples', 3,900; 43 shares Washington, 2,800; 8 shares Shoe and Leather Dealers', 625.

Deposits in Banks bearing interest are—Atlas, $40,000; Safety Fund, 40,000; Washington, 13,050.

Loan on Railroad Stock is—11 shares Boston and Providence, $900.

Loan to County or Town is—City of Roxbury, $145,500.

Weymouth and Braintree Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at par value.) 76 shares Union, of Weymouth and Braintree, $7,600; 12 shares North, 1,200; 12 shares Merchants', Boston, 1,200; 50 shares Hide and Leather, 5,000; 27 shares Webster, 2,700; 40 shares Washington, 4,000; 20 shares National, 2,000; 15 shares Exchange, Boston, 1,500; 20 shares Bank of the Republic, 2,000; 22 shares Maverick, 2,200.

Fairhaven Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Bedford Commercial, $12 000; Merchants', New Bedford, 2,300; Mechanics', New Bedford, 2,300; Marine, 4,300; Fairhaven, 21,500; Merchants', Boston, 9,200; Webster, 5,000; Tremont, 3,800; Eliot, 2,000; Bank of Commerce, 20,100; National, 20,000; North, 4,000; Bank of the Republic, 5,000; Cambridge Market, 2,500.

Loans on Bank Stock is—Fairhaven, $15,673.32.

Deposit in Bank bearing interest is—Fairhaven, $15,000.

	FALL RIVER.	NEW BEDFORD.	PAWTUCKET.	TAUNTON.	ABINGTON.
	Fall River Savings Bank.	New Bedford Institution for Savings.	Franklin Savings Bank.	Bristol County Savings Bank.	Abington Savings Bank.
Number of Depositors,	5,638	8,362	203	3,088	815
Amount of Deposits,	$1,740,634 20	$2,241,324 20	$36,300 23	$579,584 66	$147,830 26
Public Funds,	– –	185,550 00	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	515,762 50	901,460 00	4,350 00	47,638 71	24,042 50
Loans on bank stock,	– –	6,465 00	– –	1,187 18	3,920 00
Deposits, in banks, bearing interest,	– –	32,000 00	– –	10,000 00	– –
Loans on railroad stock,	– –	13,310 00	– –	400 00	– –
Invested in real estate,	– –	15,283 00	– –	8,979 47	– –
Loans in mortgage of real estate,	380,086 60	2,329 81	16,810 00	391,793 59	97,866 00
Loans to county, or town,	15,000 00	76,300 00	7,000 00	16,400 00	4,700 00
Loans on personal security,	802,128 59	951,987 20	8,140 23	102,008 74	18,715 00
Cash on hand,	27,656 51	56,639 19	2,166 03	4,192 69	1,159 26

Rate and amount of ordinary Dividend for last year, ...	6 per cent., 92,172 19	6 per cent., – –	6 per cent., 1,325 18	6 per cent., 30,179 94	5 per cent., 5,716 26
Average annual per cent. of Dividends since last extra Dividend was declared, . .	5 yrs., $6\frac{8}{10}$ per ct.	$1\frac{1}{2}$ yrs., 6 per ct.	Question not ans'd.	No extra.	2 years, 5 per ct.
Annual Expenses of the institution, . .	3,018 22	2,873 93	110 00	2,226 05	325 00

Fall River Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.*) 603 shares Fall River, $52,762.50; 422 shares Massasoit, 42,200; 756 shares Metacomet, 75,600; 100 shares Wamsutta, 10,000; 300 shares Marine, 30,000; 250 shares Bedford Commercial, 25,000; 132 shares Merchants', New Bedford, 13,200; 335 shares Bank of Commerce, 33,500; 300 shares Bank of North America, 30,000; 210 shares Merchants', Boston, 21,000; 200 shares Faneuil Hall, 20,000; 200 shares Washington, 20,000; 275 shares Webster, 27,500; 110 shares Eliot, 11,000; 180 shares Hide and Leather, 18,000; 200 shares Howard, 20,000; 130 shares Granite, 13,000; 330 shares Safety Fund, 33,000; 200 shares Revere, 20,000.

New Bedford Institution for Savings.—Public Funds—City of New Bedford 6 per cent. Scrip, $83,000; Do. do. $5\frac{1}{2}$ per cent. Scrip, 36,000; Do. do. 5 per cent. Scrip, 66,550.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Merchants', New Bedford, $100,000; Marine, 100,000; Mechanics', New Bedford, 100,000; Bedford Commercial, 81,600; Eagle, 12,800; Hide and Leather, 5,000; National, 10,000; Howard, 5,000; Massachusetts, 18,250; Exchange, Boston, 2,000; Bank of Commerce, 40,000; Granite, 24,000; Bank of North America, 21,000; Broadway, 8,000; Maverick, 10,000; Bank of the Republic, 25,000; Safety Fund, 20,000; Merchants', Boston, 20,000; Eliot, 5,000; Traders', 13,000; Atlas, 24,000; North, 19,000; Union, Boston, 2,400; City, Boston, 2,700; Tremont, 24,600; Hamilton, 5,500; State, 7,380; Washington, 13,000; Columbian, 23,200; Shawmut, 6,800; Revere, 25,000; Webster, 12,000; 124 shares Grocers' (present value), 2,480; Cambridge Market, 10,000; Mattapan, 7,000; Monument, 10,000; Tradesman's, 10,000; South Reading, 7,000; Fall River, 17,500; Metacomet, 25,000; Malden, 15,000; Fairhaven, 4,500; Railroad, 6,750.

Loans on Bank Stock are—6 shares Fairhaven, $400; 36 shares Bedford Commercial, 2,400; 12 shares Marine, 900; 19 shares Merchants', 1,080; 10 shares Merchants', and 15 shares Mechanics', 1,685.

Deposits in Banks bearing interest are—Merchants', New Bedford, $8,000; Marine, 8,000; Mechanics', 8,000; Bedford Commercial, 8,000.

Loans on Railroad Stock are—New Bedford and Taunton, $560; Pittsfield and North Adams, 12,750.†

Franklin Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Slater, North Providence, Rhode Island, $3,650 (temporary investment); Bank of the Republic, 700.

Bristol County Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 100 shares Safety Fund, $10,075; 40 shares National, 4,000; 50 shares Fairhaven, 4,927.71; 258 shares Machinists', 26,774; 18 shares Bristol County, 1,862.

Loans on Bank Stock are—4 shares Machinists', $350; 5 shares Bristol County, 420; 3 shares Bristol County, 117.18; 3 shares Central, 300.

Deposits in Banks bearing interest are—Machinists', $5,000; Bristol County, 5,000.

Loan on Railroad Stock is—5 shares Western, $400.

Loan to County or Town is—County of Bristol, $16,400.

Abington Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 30 shares National, $3,045; 20 shares Eliot, 2,000; 10 shares Howard, 1,000; 23 shares Webster, 2,380.50; 25 shares Hide and Leather, 2,515; 40 shares Safety Fund, 4,000; 30 shares Bank of the Republic, 3,000; 39 shares Abington, 4,102; 10 shares Berkshire, 1,000.

Loans on Bank Stock are—5 shares Lynn Mechanics', $450; 6 shares Abington, 500; 33 shares Mechanics', Boston, 2,970.

* Except Fall River Bank.

† The original loan appears to have been $15,000; but, by reason of a depreciation in the value of the security, the *loan* is rendered at the *present* valuation of the Stock deposited, viz.—$12,750.

	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.	SCITUATE.	SOUTH SCITUATE.
	Hingham Institution for Savings.	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Scituate Savings Bank.	South Scituate Savings Bank.
Number of Depositors,	2,385	705	4,561	197	785
Amount of Deposits,	$604,211 47	$99,012 15	$867,565 58	$35,716 98	$204,910 25
Public Funds,	– –	– –	6,960 00	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	121,220 00	26,269 25	315,372 92	11,900 00	38,360 00
Loans on bank stock,	32,350 00	– –	16,750 00	– –	856 12
Deposits, in banks, bearing interest,	– –	– –	33,503 35	– –	– –
Loans on railroad stock,	13,350 00	– –	8,800 00	– –	150 00
Invested in real estate,	2,547 50	– –	5,370 92	– –	– –
Loans in mortgage of real estate,	419,866 00	45,594 63	342,805 00	20,790 00	145,069 04
Loans to county, or town,	13,000 00	– –	45,937 50	1,470 26	4,500 00
Loans on personal security,	2,166 00	22,649 91	103,680 81	972 94	11,495 30
Cash on hand,	5,055 86	5,803 76	273 60	2,282 33	2,547 15

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 27,585 65	5 per cent., 3,774 66	5 per cent., 40,241 91	5 per cent. – –	5 per cent., 9,680 73
Average annual per cent. of Dividends since last extra Dividend was declared, . .	5 y'rs, 7¼ per ct.	——5 per cent.	1½ y'rs, 5 per ct.	3½ y'rs, 5 per ct.	Extra in 1860.
Annual Expenses of the institution, . .	1,189 00	228 00	2,500 16	"Nothing."	600 00

Hingham Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at par value.) Hingham, $10,500; Weymouth and Braintree, 2,100; Abington, 1,500; North Bridgewater, 1,500; Old Colony, 1.200; Merchants', 10,000; Granite, 5,000; Hamilton; 2,800; Market, 2,520; City, 3,200; Globe, 3,000; Tremont, 6,000; Shoe and Leather Dealers, 5,000; State, 2,400; Union, 5,000; Webster, 3,500; Suffolk, 1,500; Eagle, 10,000; New England, 2,000; Atlas, 5,000; Bank of Commerce, 11,000; Bank of North America, 6,000; Safety Fund, 5,000; Revere, 7,500; Bank of the Republic, 5,000; Tradesman's, 3,000.

Loans on Bank Stock are—82 shares Mechanics', $7,250; 12 shares Exchange, 1,000; 30 shares Tremont, 2,500; 40 shares Tradesman's, 3,300; 30 shares Cambridge Market, 2,700; 31 shares Abington, and 15 shares Hide and Leather, 3,800; 20 shares Hingham, and 9 shares Old Colony, 2,000; 20 shares Merchants', 1,800; 90 shares Bank of the Republic, 8,000.

Loans on Railroad Stock are—132 shares Old Colony and Fall River, $10,850; 30 shares Boston and Maine, 2,500.

North Bridgewater Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Bank of the Republic, $2,000; Bank of Brighton, 2,050; Cambridge Market, 1,116; Granite 2,510.25; Howard, 2,000; Malden, 2,480; National, 3,260; New England, 663; Revere, 3,500; Safety Fund, 3,430; Tradesman's, 2,000; Market, 1,260.

Plymouth Savings Bank.—Public Funds—Massachusetts 6 per cent. Bonds, $5,000; £200 Massachusetts 5 per cent. Sterling Bonds, 960; City of Boston 5 per cent. Bonds, 1,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 195 shares State, $12,675; 267 shares Merchants', 26,700; 160 shares Plymouth, 16,000; 205 shares Old Colony, 20,500; 123 shares Bristol County, 12,300; 60 shares Hingham, 4,200; 20 shares Wareham, 1,700; 128 shares Market, 10,240; 80 shares Traders', 8,000; 84 shares City, 8,820; 10 shares Suffolk, 1,250; 8 shares North, 800; 20 shares Massachusetts, 5,000; 150 shares Granite, 15,000; 146 shares Tremont, 15,830; 41 shares Atlantic, 4,331.25; 80 shares Eagle, 8,666.67; 89 shares Boston, 4,895; 71 shares New England, 7,810; 29 shares Boylston, 3,190; 106 shares Exchange, 12,190; 15 shares Abington, 1,500; 144 shares Bank of Commerce, 14,400; 90 shares Bank of North America, 9,000; 70 shares Railroad, 5,600; 10 shares Globe, 1,100; 14 shares Freeman's, 1,540; 70 shares Shawmut, 7,000; 85 shares Union, 9,180; 156 shares Atlas, 15,990; 10 shares Hamilton, 1,150; 80 shares National, 8,000; 96 shares Webster, 9,600; 24 shares Blackstone, 2,400; 20 shares North Bridgewater, 2,000; 42 shares Columbian, 4,315; 20 shares Howard, 2,000; 80 shares Revere, 8,000; 125 shares Bank of the Republic, 12,500.

Loans on Bank Stock are—Old Colony, $2,870; Plymouth, 3,160; Plymouth and Old Colony, 6,400; Atlantic, 400; Merchants', 1,320; Boston, 900; Abington, 900; Exchange, 200; Blackstone, 600.

Deposits in Banks bearing interest are—Revere, $23,250; Atlas, 9,707.82; Plymouth, 545.53.

Loan on Railroad Stock is—Old Colony and Fall River, $8,800.

Scituate Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) 50 shares National, $5,000; 10 shares Merchants', Boston, 1,000; 10 shares North, 1,000; 10 shares Howard, 1,000; 10 shares Shawmut, 1,000; 5 shares Blackstone, Boston, 500; 4 shares Washington, 400; 10 shares Monument, 1,000; 10 shares Plymouth, 1,000.

South Scituate Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Globe, $300; Hamilton, 1,000; Atlantic, 1,000; Columbian, 3,200; North, 3,900; Washington, 1,600; Union, 1,000; City, 2,300; Traders', 2,800; Eagle, 2,300; Granite, 1,000; Merchants', Boston, 2,000; New England, 1,000; Bank of Commerce, 4,000; Howard, 1,000; Webster, 2,000; Massachusetts, 500; Shawmut, 1,000; Eliot, 500; Revere, 3,000; Weymouth and Braintree, 1,000; Hingham, 1,960.

Loan on Bank Stock is—Weymouth and Braintree, and Grocers', $856.12.

Loan on Railroad Stock is—2 shares Boston and Worcester, $150.

	WAREHAM.	BARNSTABLE.	PROVINCETOWN.	NANTUCKET.
	Wareham Savings Bank.	Institution for Savings in the Town of Barnstable.	Seamen's Savings Bank.	Nantucket Institution for Savings.
Number of Depositors,	925	1,956	498	1,283
Amount of Deposits,	$201,363 21	$495,361 00	$95,788 49	$383,860 99
Public Funds,	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –
Bank Stock,	93,359 20	138,016 56	26,725 33	105,400 00
Loans on bank stock,	25,740 00	– –	– –	84 80
Deposits, in banks, bearing interest,	13,000 00	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	5,000 00	– –	3,000 00
Loans in mortgage of real estate,	32,271 25	162,116 17	37,938 00	139,493 92
Loans to county, or town,	3,100 00	18,625 00	5,480 00	– –
Loans on personal security,	41,781 11	181,188 52	27,974 25	111,062 74
Cash on hand,	3,767 17	4,470 58	1,378 89	14,299 74

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 9,670 67	6 per cent. – –	6½ per cent., 3,131 23	6 per cent., 21,048 29
Average annual per cent. of Dividends since last extra Dividend was declared, . .	No extra.	5 years, 6⅙ per cent.	6 y'rs, 7 11/24 per cent.	——, 6 per cent.
Annual Expenses of the institution, . .	580 14	900 00	268 12	850 74

Wareham Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 68 shares Wareham, $6,730; 20 shares Revere, 2,000; 66 shares Shoe and Leather Dealers', 6,969.75; 116 shares Merchants', Boston, 12,230.95; 50 shares City, Boston, 5,035; 75 shares Shawmut, 7,097.50; 71 shares Eagle, 7,190.75: 40 shares Granite, 4,128.25; 90 shares Boylston, 9,803.50; 57 shares Grocers', 5,741.25; 7 shares Exchange, Boston, 729.75; 65 shares Bank of Commerce, 6,525; 30 shares Atlantic, 3,138.75; 50 shares Webster, 5,041.25; 52 shares Bank of North America, 5,497.50; 20 shares Safety Fund, 2,000; 20 shares Bank of the Republic, 2,000; 15 shares Merchants', New Bedford, 1,500.

Loans on Bank Stock are—163 shares South Reading, $13,600; 81 shares Wareham, 6,690; 5 shares Andover, 450; 56 shares Grocers', 5,000.

Deposit in Bank bearing interest is—Wareham, $13,000.

Institution for Savings in the Town of Barnstable.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Barnstable, $7,700; Old Colony, 5,000; Bay State, 1,490.81; Revere, 10,000; Safety Fund, 10,000; Granite, 5,000; Washington, 3,700; Blackstone, Boston, 11,200; North, 2,782.50; Bank of Commerce, 10,820; City, Boston, 1,804.50; Atlantic, 2,955; Bank of North America, 9,090; Merchants', Boston, 15,037.50; Shawmut, 4,030; National, 5,000; Market, 1,400; Eliot, 5,000; Tremont, 5,965; Union, Boston, 3,000; Webster, 5,041.25; Bank of the Republic, 10,000; Bank of the Metropolis 2,000.

Seamen's Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 40 shares Freeman's, $4,414.08; 25 shares National, 2,500; 11 shares Provincetown, 1,150.25; 10 shares Bank of North America, 1,000; 10 shares City, 1,055; 10 shares Howard, 980; 25 shares Tradesman's, 2,472.50; 6 shares Shawmut, 643.50; 35 shares Revere, 3,500; 80 shares Bank of the Republic, 8,000; 10 shares Granite, 1,010.

Nantucket Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Pacific, $16,100; Bedford Commercial, 3,000; Marine, 1,200; Bank of North America, 9,100; Faneuil Hall, 5,000; Bank of Commerce, 4,000; State, 5,100; Shoe and Leather Dealers', 9,000; Traders', 4,500; Union, Boston, 700; Webster, 7,500; Boston, 1,500; Merchants', Boston, 10,000; Tremont, 3,600; Atlas, 5,000; Eagle, 1,000; Revere, 10,000; Washington, 2,500; City, Boston, 2,000; Exchange, Boston, 3,000; New England, 600; Shawmut, 1,000.

Loan on Bank Stock is—Pacific, $84.80.

Five Cent

	BOSTON.	LYN	PORT.	SOUTH DANVERS.	SALEM.
	Boston Five Cents Savings Bank.	Lynn Five C Savings Bank	Newburyport Five Cents Savings Bank.	Warren Five Cents Savings Bank.	Salem Five Cents Savings Bank.
Number of Depositors,	24,294	828	1,800	941	2,582
Amount of Deposits,	$2,746,833 97	$29,210 62	$178,486 27	$120,215 75	$284,287 46
Public Funds,	263,200 00	– –	– –	– –	82,015 26
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	297,512 00	8,166 50	25,809 88	60,237 41	30,758 33
Loans on bank stock,	84,210 00	– –	– –	– –	9,870 00
Deposits in banks, bearing interest,	177,623 09	3,478 01	– –	13,548 63	10,461 32
Loans on railroad stock,	– –	– –	– –	– –	4,200 00
Invested in real estate,	85,620 53	– –	– –	– –	– –
Loans in mortgage of real estate,	1,514,050 00	16,685 00	70,191 76	28,400 00	96,850 00
Loans to county, or town,	147,800 00	– –	– –	14,000 00	3,100 00
Loans on personal security,	114,700 00	1,650 00	79,074 00	8,175 00	47,930 96

Cash on hand, ...	78,610 76	– –	3,410 63	– –	383 12
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 105,902 41	5 per cent. – –	6 per cent. – –	5 per cent., 4,461 22	5 per cent., 10,921 20
Average annual per cent. of Dividends since last extra Dividend was declared, . .	1½ y'rs, 5 per ct.	—— 5 per cent.	No extra.	1 y'r, 5 per ct.	Question not ans'd.
Annual Expenses of the institution, . .	10,726 22	100 00	550 00	192 89	1,400 00

Boston Five Cents Savings Bank.—Public Funds—City of Cambridge Scrip, $40,000; City of Chelsea Scrip, 68,400; City of Boston Scrip, 104,800; United States Stocks, 50,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 325 shares Blackstone, $33,340.75; 215 shares Bank of Commerce, 21,526.25; 68 shares Granite, 6,800; 6 shares North, 600; 150 shares National, 15,287.50; 259 shares Tremont, 29,043; 100 shares Rockland, 10,000; 150 shares Washington, 15,000; 105 shares Maverick, 10,374; 89 shares Cambridge Market, 8,885; 125 shares Webster, 12,718; 150 shares Howard, 14,500; 250 shares Hide and Leather, 25,000; 100 shares Shawmut, 10,450; 102 shares Merchants', 10,494.50; 147 shares Suffolk, 18,482.25; 250 shares Safety Fund, 25,000; 200 shares Revere, 20,000; 100 shares Bank of the Republic, 10,000.

Loans on Bank Stock are—327 Hopkinton, and 120 shares Hide and Leather, $38,900; 106 shares Milford, 9,010; 10 shares Faneuil Hall, 900; 30 shares Dedham, 2,700; 70 shares Howard, and 74 shares Tradesman's, 12,700; 134 shares Bank of the Metropolis, 10,000; 20 shares New England, and 3 shares Exchange, 2,000; 15 shares Blackstone, and 20 shares Tradesman's, 3,150; 10 shares Bank of North America, 850; 45 shares Mechanics', 4,000.

Deposits in Banks bearing interest are—Hide and Leather, $93,431.26; Safety Fund, 34,191.83. Loan to Hide and Leather, $50,000.

Lynn Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 26 shares City, Lynn, $2,666.50; 10 shares Hide and Leather, 1,000; 10 shares Laighton, 1,000; 35 shares Revere, 3,500.

["NOTE.—35 Revere is in excess of the recent law. The stock was on hand at the time of the passing of the law, and the increase of deposits in the past warrants the hope and belief that soon 35 shares in any one bank will be legal. This was satisfactorily explained to the Bank Commissioners, who visited us November 7, 1860."]

Deposit in Bank bearing interest is—City, Lynn, $3,478.01.

Newburyport Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Merchants', Newburyport, $758.25; 37 shares Mechanics', Newburyport, 4,011; 57 shares Ocean, 3,666; 8 shares Atlantic, 792; 15 shares Atlas, 1,575; 10 shares Bank of Commerce, 1,025; 15 shares Bank of the Republic, 1,528.13; 5 shares City, Boston, 521.25; 31 shares Eagle, 3,338.25; 10 shares Eliot, 1,012.50; 15 shares Hide and Leather, 1,596.25; 5 shares Howard, 491.25; 5 shares Merchants', Boston, 507 50; 20 shares Maverick, 1,910; 10 shares National, 1,025; 5 shares Shawmut, 531.25; 8 shares Suffolk, 1,000; 5 shares Webster, 521.25.

Warren Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 14 shares Warren, $1,421.16; 15 shares Howard, 1,489; 80 shares Exchange, Boston, 9,688.75; 40 shares Webster, 4,125; 10 shares Atlantic, 1,055; 10 shares Suffolk, 1,282.50; 15 shares Shoe and Leather Dealers', 1,575; 63 shares Hide and Leather, 6,250; 14 shares Exchange, Salem, 931; 40 shares Grand, 3,795; 75 shares Asiatic, 2,475; 110 shares Atlas, 11,750; 30 shares Revere, 3,000; 55 shares Eliot, 5,500; 34 shares Blackstone, 3,400; 5 shares Washington, 500; 20 shares Tremont, 2,000.

Deposit in Bank bearing interest is—Warren, $13,548.63.

Salem Five Cents Savings Bank.—Public Funds—United States Treasury Notes, $82,045.26.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Webster, $2,082.50; Merchants', Boston, 1,092.50; North, 3,202; Bank of North America, 516.25; Safety Fund, 2,500; Asiatic, 561; Mercantile, Salem, 1,176; Salem, 7,412.50; Blackstone, Boston, 1,045; City, Boston, 530; Granite, 1,479.75; Revere, 2,000. Naumkeag, $4,571.50; Exchange, Salem, 2,589.33.

Loans on Bank Stock are—20 shares National, 10 shares Eagle, 12 shares Merchants', Boston, and 4 shares Railroad, Lowell, $3,970; 10 shares Howard, 900; 23 shares Shoe and Leather Dealers', 2,000; 5 shares Naumkeag, 300; 30 shares Lowell, 2,700.

Deposits in Banks bearing interest are—Naumkeag, $10,460; Webster, 1.32.

Loan on Railroad Stock is—50 shares Boston and Maine, $4,200.

	CHARLESTOWN.	EAST CAMBRIDGE.	LOWELL.	NATICK.	STONEHAM.
	Charlestown Five Cents Savings Bank.	East Cambridge Five Cents Savings Bank.	Lowell Five Cents Savings Bank.	Natick Five Cents Savings Bank.	Stoneham Five Cents Savings Bank.
Number of Depositors,	1,633	821	5,683	185	389
Amount of Deposits,	$110,979 26	$94,923 66	$564,035 13	$7,175 82	$7,663 03
Public Funds,	– –	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	22,051 50	26,791 08	83,200 00	518 75	400 00
Loans on bank stock,	2,000 00	– –	55,250 00	– –	– –
Deposits, in banks, bearing interest,	– –	– –	73,975 00	– –	– –
Loans on railroad stock,	– –	– –	1,700 00	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	79,900 00	65,275 00	274,282 50	3,635 00	4,950 00
Loans to county, or town,	– –	– –	21,500 00	– –	1,187 50
Loans on personal security,	6,750 00	– –	55,701 88	2,000 00	1,620 00
Cash on hand,	727 18	2,857 58	– –	797 76	45 48

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 4,056 07	4 per cent., 3,136 66	5 per cent., 20,935 16	4 per cent., 138 68	5 per cent., 340 35
Average annual per cent. of Dividends since last extra Dividend was declared, . .	3 y'rs, $7\frac{1}{4}$ per cent.	—— 7 per cent.*	3 y'rs, $6\frac{2}{3}$ per cent.	Question not ans'd.	No extra.
Annual Expenses of the institution, . .	157 85	200 00	849 79	224 31	117 49

Charlestown Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 15 shares Bunker Hill, $1,575; 35 shares Monument, 3,395.50; 20 shares Mattapan, 2,160; 83 shares Safety Fund, 8,300; 9 shares Maverick, 900; 7 shares National, 721; 20 shares Continental, 2,000; 30 shares Bank of the Republic, 3,000.

Loan on Bank Stock is—25 shares Monument, $2,000.

East Cambridge Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 23 shares Bank of the Republic, $2,320.63; 10 shares Newton, 1,040; 24 shares Charles River, 2,428.75; 23 shares Cambridge City, 2,316.05; 8 shares Bunker Hill, 864; 40 shares Howard, 4,110; 10 shares National, 1,020; 20 shares Traders', 2,050; 15 shares Webster, 1,552.50; 10 shares Merchants', 1,050; 20 shares Bank of Commerce, 2,072.50; 10 shares Faneuil Hall, 1,090; 10 shares Revere 1,000; 38 shares Lechmere, 3,876.65.

Lowell Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) 100 shares Bank of Commerce, $10,000; 50 shares Bank of North America, 5,000; 150 shares Bank of the Republic, 15,000; 30 shares Blackstone, 3,000; 50 shares Eliot, 5,000; 50 shares National, 5,000; 100 shares Revere, 10,000; 83 shares Safety Fund, 8,300; 20 shares Webster, 2,000; 124 shares Hide and Leather, 12,400; 25 shares Merchants', Lowell, 2,500; 25 shares Prescott, 2,500; 25 shares Wamesit, 2.500.

Loans on Bank Stocks are—52 shares Appleton, $4,500; 9 shares Lowell, 400; 38 shares Merchants', 3,150; 161 shares Prescott, 14,000; 33 shares Wamesit, 2,500; 97 shares Railroad, 6,200; 13 shares Appleton, and 10 shares Exchange, Boston, 2,000; 150 shares Merchants', Boston, 13,500; 100 shares Bank of the Republic, 9,000.

Deposits in Banks bearing interest are—Bank of Commerce, $31,000; Safety Fund, 22,975; Wamesit, 20,000.

Loans on Railroad Stock are—15 shares Nashua and Lowell, $1,200; 15 shares Stony Brook, 500.

Natick Five Cents Savings Bank.—The Bank Stock owned (rendered at cost to Bank) is 5 shares Safety Fund, $518.75.

Stoneham Five Cents Savings Bank.—The Bank Stock owned (rendered at par value) is 4 shares South Reading, $400.

* This evidently includes the 'extra,' the *annual* dividends having been rendered as 4 per cent.

	WEST CAMBRIDGE.	WOBURN.	WORCESTER.	SPRINGFIELD.	SHELBURNE.
	West Cambridge Five Cents Savings Bank.	Woburn Five Cents Savings Bank.	Worcester Five Cents Savings Bank.	Springfield Five Cents Savings Bank.	Shelburne Falls Five Cents Savings Bank.
Number of Depositors,	303	940	1,705	2,416	498
Amount of Deposits,	$17,868 73	$51,580 42	$122,972 88	$228,495 00	$32,098 89
Public Funds,	– –	– –	15,000 00	24,276 33	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	– –	9,101 00	47,200 00	32,351 00	3,000 00
Loans on bank stock,	– –	500 00	7,750 00	1,500 00	– –
Deposits in banks, bearing interest,	1,723 11	– –	20,000 00	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	9,100 00	12,870 00	6,000 00	144,990 13	16,625 00
Loans to county, or town,	– –	10,903 03	22,000 00	– –	– –
Loans on personal security,	6,500 00	18,956 14	4,000 00	23,848 50	11,327 00
Cash on hand,	– –	– –	1,072 38	5,179 79	1,161 99

Rate and amount of ordinary Dividend for last year, ...	*	5 per cent.	5 per cent.	5 per cent., 8,746 80	5½ per cent., 1,309 76
Average annual per cent. of Dividends since last extra Dividend was declared, . .	– –	3 y'rs, 6 per ct.	——5 per cent.	3 y'rs, 5 per ct.	No extra.
Annual Expenses of the institution, . .	– –	275 00	502 75	845 60	199 33

West Cambridge Five Cents Savings Bank.—No Public Funds or Bank Stock.
Deposit in Bank bearing interest is—Hide and Leather, $1,723.11.

Woburn Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 23 shares Blackstone, $2,346; 15 shares Faneuil Hall, 1,635; 10 shares Webster, 1,050; 40 shares Hide and Leather, 4,070.
Loan on Bank Stock is—Woburn, $500.

Worcester Five Cents Savings Bank.—Public Funds—United States Treasury Notes, $15,000.
The Bank Stock is owned as follows:—(Rendered at par value.) 20 shares Hide and Leather, $2,000; 50 shares Webster, 5,000; 50 shares Safety Fund, 5,000; 80 shares Millbury, 8,000; 20 shares Northborough, 2,000; 20 shares Leicester, 2,000; 57 shares City, Worcester, 5,700; 5 shares Worcester, 500; 25 shares Mechanics', Worcester, 2,500; 90 shares Central, 9,000; 55 shares Quinsigamond, 5,500.
Loans on Bank Stocks are—60 shares Central, $5,300; 17 shares Mechanics', Worcester, 1,450; 5 shares Uxbridge, 500; 5 shares Oxford, 500.
Deposit in Bank bearing interest is—Quinsigamond, $20,000.

Springfield Five Cents Savings Bank.—Public Funds—United States Treasury Notes, 5½ per cent., $13,776 33; United States Treasury Notes, 6 per cent., 10,500.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Agawam, $2,160; 56 shares City, Worcester, 5,780; 10 shares Cabot, 1,020; 15 shares Hadley Falls, 1,590; 52 shares Hampshire Manufacturers', 5,824; 40 shares John Hancock, 4,000; 30 shares Lee, 3,150; 10 shares Monson, 1,010; 15 shares Merchants', Boston, 1,545; 27 shares Pynchon, 3,132; 20 shares Springfield, 2,100; 52 shares Western, (present value,) 1,040.
Loans on Bank Stock are—10 shares Southbridge and 13 shares Western Railroad, $1,000; 6 shares Chicopee, 500.

Shelburne Falls Five Cents Savings Bank.—The Bank Stock owned (rendered at par value) is 30 shares Shelburne Falls, $3,000.

* "Went into operation June 30, 1860."

	FOXBOROUGH.	FALL RIVER.	NEW BEDFORD.	PLYMOUTH.	HARWICH.
	Foxborough Five Cents Savings Bank.	Fall River Five Cents Savings Bank.	New Bedford Five Cents Savings Bank.	Plymouth Five Cents Savings Bank.	Cape Cod Five Cents Savings Bank.
Number of Depositors,	321	2,081	4,239	621	450
Amount of Deposits,	$23,298 99	$155,896 63	$563,357 82	$32,237 64	$31,498 23
Public Funds,	– –	– –	– –	– –	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	6,603 25	100,228 90	45,028 99	8,466 10	2,217 50
Loans on bank stock,	– –	– –	4,580 00	575 00	– –
Deposits, in banks, bearing interest,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans in mortgage of real estate,	12,300 00	– –	303,623 00	18,869 13	11,425 00
Loans to county, or town,	– –	– –	– –	– –	5,050 00
Loans on personal security,	3,250 00	54,175 00	210,169 30	3,637 45	10,240 46
Cash on hand,	2,124 02	6,027 78	1,144 42	961 23	3,293 97

Rate and amount of ordinary Dividend for last year, ...	5 per cent. – –	6 per cent., 7,671 77	6 per cent., 27,450 77	5 per cent., 1,090 50	4 per cent., 837 11
Average annual per cent. of Dividends since last extra Dividend was declared, . .	No extra.	4 y'rs, 6⅜ per ct.	Question not ans'd.	No extra—5 per ct.	4 y'rs, 4 per ct.
Annual Expenses of the institution, . .	100 00	700 00	1,450 00	177 36	168 43

Foxborough Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 10 shares Boylston, $1,132.50; 10 shares Webster, 1,072.50; 10 shares Wrentham, 1,025; 10 shares Hide and Leather, 1,000; 10 shares Safety Fund, 1,000; 4 shares Faneuil Hall, 438; 4 shares Blackstone, 415.50; 5 shares Shawmut, 519.75.

Fall River Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 13 shares Atlantic, $1,303.25; 20 shares Atlas, 2,095; 10 shares Bank of Commerce, 1,032.50; 60 shares Blackstone, 6,365; 8 shares Eliot, 810; 40 shares Exchange, 4,800; 50 shares Hide and Leather, 5,262.50; 66 shares Howard, 6,534.25; 22 shares Maverick, 2,059.50; 24 shares National, 2,442; 50 shares Revere, 5,000; 50 shares Safety Fund, 5,045; 50 shares Shawmut, 5,225; 30 shares Webster, 3,095; 20 shares Mattapan, 2,125; 100 shares Tradesman's, 10,077.75; 75 shares Monument, 7,309.25; 90 shares Malden, 8,853.75; 55 shares Cambridge Market, 5,542.50; 20 shares Oxford, 2,160; 72 shares South Reading, 7,200; 44 shares Metacomet, 4,391.65; 15 shares Wamsutta, 1,500.

New Bedford Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Mechanics', $19,828.11; Fairhaven, 3,500; Bedford Commercial, 1,378.38; Marine, 322.50; Safety Fund, 10,000; Revere, 10,000.

Plymouth Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Bank of Commerce, $821.63; Bank of the Republic, 1,000; Shoe and Leather Dealers', 570.50; North, 505.38; Merchants', Boston, 1,038.25; Atlas, 826; City, Boston, 538.84; Revere, 1,006.25; Old Colony, 1,048; Plymouth, 1,111.25.
Loan on Bank Stocks is—7 shares Old Colony, $575.

Cape Cod Five Cents Savings Bank.—The Bank Stock owned (rendered at cost to Bank) is 20 shares Bank of Cape Cod, $2,217.50.

AGGREGATES

OF

EIGHTY NINE SAVINGS BANKS.

Number of Depositors,	230,068
Amount of Deposits,	$45,054,235 81
Public Funds,	1,954,583 46
Loans on Public Funds,	27,000 00
Bank Stock,	8,985,038 65
Loans on Bank Stock,	857,900 42
Deposits, in Banks, bearing interest,	2,295,578 75
Loans on Railroad Stock,	64,085 00
Invested in Real Estate,	289,147 31
Loans in Mortgage of Real Estate,	17,613,222 36
Loans to Counties and Towns,	3,888,915 43
Loans on Personal Security,	8,852,368 24
Cash on hand,	1,144,793 96
Rate and amount of ordinary Dividends, for last year,	$5\frac{5}{100}$ per cent.* 1,663,407 34
Annual Expenses of the Institutions,	112,263 51

* Calculated on the returns of 86 banks—the Malden, Marlborough, and West Cambridge institutions not having been in operation one year. The average annual dividend "of last five years" is not required, as heretofore, and the utility of an average of the time and percentage "since last extra dividend was declared," is not apparent.

AGGREGATES

OF

EIGHTY-SIX SAVINGS BANKS, IN 1859.

Number of Depositors,	205,409
Amount of Deposits,	$39,424,418 62
Public Funds,	1,517,684 26
Loans on Public Funds,	17,600 00
Bank Stock,	7,961,939 03
Loans on Bank Stock,	922,247 44
Deposits, in Banks, bearing interest,	1,878,015 52
Railroad Stock,	46,100 00
Loans on Railroad Stock,	45,975 39
Invested in Real Estate,	240,085 54
Loans in Mortgage of Real Estate,	14,865,554 78
Loans to Counties and Towns,	3,296,984 19
Loans on Personal Security,	8,654,264 30
Cash on hand,	683,501 25
Rate and amount of ordinary Dividends for last year,	$5\frac{1}{100}$ per cent., 1,450,024 87
Average annual per cent. of Dividends of last five years,*	$6\frac{62}{100}$ per cent.
Annual Expenses of the Institutions,	107,951 34

* Calculated on the returns of seventy-two banks.

INDEX.

LOCATIONS OF BANKS AND SAVINGS INSTITUTIONS.

BANKS.

	Page.
Abington,	72
Adams,	60
Andover,	22
Athol,	44
Attleborough,	66
Beverly,	22
Blackstone,	46
Boston,	4–22
Brighton,	34, 36
Cambridge,	36, 38
Canton,	62
Charlestown,	38
Chelsea,	22
Chicopee,	56
Concord,	38
Conway,	54
Danvers,	24
Dedham,	62
Dorchester,	62, 64
Edgartown,	76
Fairhaven,	66
Fall River,	68
Falmouth,	74
Fitchburg,	46
Framingham,	38
Gloucester,	24
Grafton,	46
Great Barrington,	60
Greenfield,	54
Harwich,	74
Haverhill,	26
Hingham,	72
Holyoke,	56
Holliston,	40
Hopkinton,	40
Lancaster,	46
Lawrence,	26, 28
Lee,	60
Leicester,	48
Lowell,	40, 42
Lynn,	28
Malden,	42
Marblehead,	28, 30
Methuen,	30
Milford,	48
Millbury,	48
Monson,	56
Nantucket,	76
New Bedford,	68, 70
Newburyport,	30
Newton,	42
Northampton,	52
Northborough,	48
North Bridgewater,	72
Oxford,	48
Pittsfield,	60, 62
Plymouth,	72, 74
Provincetown,	76
Quincy,	64
Randolph,	64
Rockport,	32
Roxbury,	64, 66
Salem,	32, 34
Salisbury,	34
Shelburne,	54
South Boston,	22
Southbridge,	50
South Danvers,	24
South Reading,	44
Springfield,	56, 58
Stockbridge,	62
Taunton,	70, 72
Townsend,	44
Uxbridge,	50
Waltham,	44
Ware,	54
Wareham,	74
Westfield,	58
Weymouth,	66
Woburn,	44
Worcester,	50, 52
Wrentham,	66
Yarmouth,	76

SAVINGS INSTITUTIONS.

	Page.
Abington,	110
Adams,	104
Andover,	88
Barnstable,	114
Boston,	88
Cambridge,	92
Cambridgeport,	94
Canton,	106
Charlestown,	94
Chelsea,	88
Chicopee,	102
Clinton,	98
Cohasset,	106
Concord,	94
Danvers,	90
Dedham,	106
Dorchester,	106
East Boston,	88
Fairhaven,	108
Fall River,	110
Fitchburg,	98
Framingham,	94
Gloucester,	90
Greenfield,	104
Haverhill,	90
Hingham,	112
Holyoke,	102
Lancaster,	98
Lawrence,	90
Lee,	104
Lowell,	94, 96
Lynn,	90
Malden,	96
Marlborough,	96
Milford,	98
Millbury,	98
Nantucket,	114
New Bedford,	110
Newburyport,	92
Newton,	96
Northampton,	102
North Bridgewater,	112
North Brookfield,	100
Pawtucket,	110
Pittsfield,	106
Plymouth,	112
Provincetown,	114
Quincy,	108
Randolph,	108
Rockport,	92
Roxbury,	108
Salem,	92
Salisbury,	92
Scituate,	112
Southbridge,	100
South Scituate,	112
Springfield,	102, 104
Taunton,	110
Waltham,	96
Ware,	102
Wareham,	114
Westfield,	104
Weymouth,	108
Winchendon,	100
Worcester,	100

FIVE CENTS SAVINGS BANKS.

Boston,	116
Charlestown,	118
East Cambridge,	118
Fall River,	122
Foxborough,	122
Harwich,	122
Lowell,	118
Lynn,	116
New Bedford,	122
Natick,	118
Newburyport,	116
Plymouth,	122
Salem,	116
Shelburne,	120
South Danvers,	116
Springfield,	120
Stoneham,	118
West Cambridge,	120
Woburn,	120
Worcester,	120

PUBLIC DOCUMENT..... .....No. 9.

ABSTRACTS

OF THE

RETURNS FROM THE BANKS,

AND FROM THE

INSTITUTIONS FOR SAVINGS

IN

MASSACHUSETTS.

1861.

PREPARED FROM OFFICIAL RETURNS

By OLIVER WARNER,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1861.

Commonwealth of Massachusetts.

SECRETARY'S DEPARTMENT, BOSTON, January 1, 1862.

To the Honorable, the Senate and the House of Representatives:

I have the honor to submit for the information of the Legislature, the Abstract of the Annual Returns of the several Banks and Savings Institutions in the Commonwealth, exhibiting their condition on Saturday the twenty-sixth day of October, 1861, in compliance with a requisition issued by His Excellency the Governor, on the ninth day of November.

Very respectfully,

OLIVER WARNER, *Secretary.*

CONDITION

OF THE

BANKS IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1861.

	BOSTON.				
	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
DUE FROM THE BANK.					
Capital Stock,	$500,000 00	$1,000,000 00	$750,000 00	$900,000 00	$400,000 00
Bills in circulation of denomination of five dollars and upwards,	75,500 00	90,490 00	189,020 00	162,010 00	104,775 00
Bills in circulation of denomination less than five dollars,	15,583 00	39,843 00	30,642 00	51,875 00	44,228 00
Net profits on hand,	58,790 76	75,769 14	59,378 11	151,610 76	45,142 63
Balances due to other banks,	28,404 63	134,523 90	701 51	15,977 49	676 61
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	275,748 33	625,307 51	499,421 29	1,000,152 27	354,511 75
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	954,026 72	1,965,933 55	1,529,162 91	2,281,625 52	949,333 99
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	89,554 90	121,637 72	150,445 47	523,936 88	72,574 76
Real Estate,	45,000 00	– –	1,510 68	65,000 00	– –

Bills of banks in this and of the other New England States, ...	17,789 00	49,334 00	50,348 26	71,683 08	32,675 00
Balances due from other banks, . . .	34,489 58	40,889 24	38,774 63	54,938 11	75,314 74
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	767,193 24	1,754,072 59	1,288,083 87	1,566,067 45	768,769 49
Total amount of the Resources of the bank, .	954,026 72	1,965,933 55	1,529,162 91	2,281,625 52	949,333 99
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 3 per cent., 15,000 00	April, 1861, 4 per cent., 40,000 00	April, 1861, 3½ per cent., 26,250 00	April, 1861, 4 per cent., 36,000 00	April, 1861, 4½ per cent., 18,000 00
	– –	October, 1861, 3½ per cent., 30,000 00	October, 1861, 3 per cent., 22,500 00	October, 1861, 4 per cent., 36,000 00	October, 1861. 3½ per cent., 14,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	41,964 85	71,588 40	50,477 80	138,397 42	36,656 16
Amount of Debts due to the bank, secured by pledge of its stock, ...	4,550 00	1,000 00	26,612 00	50 00	24,125 00
Amount of Debts due and not paid, and considered doubtful, ...	17,554 71	54,774 00	25,000 00	– –	15,000 00
Amount of Liabilities of Directors, . . .	26,787 00	120,000 00	86,792 00	178,300 00	52,270 14

	BOSTON—Continued.				
	City.	Columbian.	Bank of Commerce.	Eagle.	Eliot.
DUE FROM THE BANK.					
Capital Stock,	$1,000,000 00	$1,000,000 00	$2,000,000 00	$1,000,000 00	$600,000 00
Bills in circulation of denomination of five dollars and upwards,	95,315 00	145,310 00	159,375 00	124,485 00	101,570 00
Bills in circulation of denomination less than five dollars,	16,574 00	48,437 00	38,941 00	22,333 00	23,770 00
Net profits on hand,	86,465 98	35,013 81	101,176 72	100,882 60	69,671 22
Balances due to other banks,	9,059 65	5,071 35	661,536 30	10,762 68	77,617 98
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	733,899 79	483,791 49	670,127 81	949,364 33	222,506 19
Cash deposited bearing interest,	– –	90,000 00	115,000 00	– –	– –
Total amount due from the bank,	1,941,314 42	1,807,623 65	3,746,156 83	2,207,827 61	1,095,135 39
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	241,151 28	174,421 07	241,392 20	317,252 55	43,159 55
Real Estate,	30,000 00	– –	7,423 65	– –	– –

Bills of banks in this and of the other New England States, ...	22,184 00	53,250 00	239,973 12	50,562 00	48,685 91
Balances due from other banks, . . .	23,650 31	31,736 87	101,288 45	130,824 49	63,394 14
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	1,624,328 83	1,548,215 71	3,156,079 41	1,709,188 57	939,895 79
Total amount of the Resources of the bank, .	1,941,314 42	1,807,623 65	3,746,156 83	2,207,827 61	1,095,135 39
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 3½ per cent., 35,000 00	April, 1861, 3½ per cent., 35,000 00	April, 1861, 3½ per cent., 65,000 00	April, 1861, 3½ per cent, 35,000 00	April, 1861, 3½ per cent., 21,000 00
	October, 1861, 3 per cent., 30,000 00	October, 1861, 3 per cent., 30,000 00	October, 1861, 3 per cent., 60,000 00	October, 1861, 3 per cent., 30,000 00	October, 1861, 3 per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	70,859 09	36,423 54	90,000 00	100,937 62	60,307 43
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	– –	6,938 50	5,000 00*	– –
Amount of Debts due and not paid, and considered doubtful, ...	15,358 01	– –	48,105 36	17,074 86	16,000 00
Amount of Liabilities of Directors, . .	194,300 00	129,224 31	358,047 00	59,724 00	169,466 07

* On 51 shares.

	BOSTON—Continued.				
	Exchange.	Faneuil Hall.	Freeman's.	Globe.	Granite.
DUE FROM THE BANK.					
Capital Stock,	$1,000,000 00	$500,000 00	$400,000 00	$1,000,000 00	$900,000 00
Bills in circulation of denomination of five dollars and upwards,	195,237 50*	173,040 00	98,880 00	129,350 00	95,100 00
Bills in circulation of denomination less than five dollars,	30,006 50*	44,615 00	34,189 00	22,649 00	52,308 00
Net profits on hand,	177,951 12	70,222 44	14,470 39	103,164 54	73,825 80
Balances due to other banks,	583,107 46	13,452 30	51,030 74	404,612 96	57,124 34
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	902,788 08	543,923 65	263,836 68	979,837 74	737,835 16
Cash deposited bearing interest,	– –	– –	– –	– –	218,000 00
Total amount due from the bank,	2,889,090 66	1,345,253 39	862,406 81	2,639,614 24	2,134,193 30
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	386,398 97	113,467 09	64,451 49	481,901 44	102,265 76
Real Estate,	– –	60,000 00	– –	– –	– –

Bills of banks in this and of the other New England States,	115,393 74	35,718 00	6,972 00	129,464 00	75,652 00
Balances due from other banks,	195,920 79	103,053 75	62,847 94	89,330 87	245,976 45
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	2,191,377 16	1,033,014 55	728,135 38	1,938,917 93	1,710,299 09
Total amount of the Resources of the bank,	2,889,090 66	1,345,253 39	862,406 81	2,639,614 24	2,134,193 30
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 5 per cent., 50,000 00	April, 1861, 4 per cent., 20,000 00	April, 1861, 4 per cent., 16,000 00	April, 1861, 4 per cent., 40,000 00	April, 1861, 3½ per cent., 31,500 00
	October, 1861, 4 per cent., 40,000 00	October, 1861, 4 per cent., 20,000 00	October, 1861, 3 per cent., 12,000 00	October, 1861, 4 per cent., 40,000 00	October, 1861, 3 per cent., 27,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	162,040 26	58,453 95	27,386 87	103,164 54	73,825 80
Amount of Debts due to the bank, secured by pledge of its stock,	7,500 00	16,100 00	8,600 00	9,400 00	800 00
Amount of Debts due and not paid, and considered doubtful,	50,000 00†	4,124 75	16,951 39	15,183 37	42,226 81
Amount of Liabilities of Directors,	183,364 00	124,309 00	51,951 41	152,050 00	– –

* Half of a 5 and half of a 3 dollar bill returned to the bank and paid.

† Estimated on $99,151, "past due paper."

	BOSTON—Continued.				
	Hamilton.	Hide and Leather.	Howard.	Market.	Massachusetts.
DUE FROM THE BANK.					
Capital Stock,	$500,000 00	$1,000,000 00	$500,000 00	$560,000 00	$800,000 00
Bills in circulation of denomination of five dollars and upwards,	121,090 00	153,870 00	82,275 00	115,170 00	96,040 00
Bills in circulation of denomination less than five dollars,	18,913 00	36,903 00	45,295 00	29,638 00	17,453 00
Net profits on hand,	135,000 28	42,520 95	51,425 98	93,777 27	102,904 42
Balances due to other banks,	11,383 88	119,521 03	42,436 42	149,088 82	6,057 75
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	528,304 10	306,235 24	356,558 66	449,978 80	547,232 87
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	1,314,691 26	1,659,050 22	1,077,991 06	1,397,652 89	1,569,688 04
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	125,713 99	101,848 40	69,345 59	98,171 69	69,567 05
Real Estate,	– –	– –	– –	– –	22,503 20

Bills of banks in this and of the other New England States, ...	16,951 00	55,736 25	36,985 68	55,829 00	36,291 00
Balances due from other banks, . . .	385,676 02	77,616 82	7,039 27	143,262 47	12,012 02
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded debts of every description, excepting the balances due from other banks, .	786,350 25	1,423,848 75	964,620 52	1,100,389 73	1,429,314 77‡
Total amount of the Resources of the bank, .	1,314,691 26	1,659,050 22	1,077,991 06	1,397,652 89	1,569,688 04
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 4½ per cent., 22,500 00	April, 1861, 3½ per cent., 35,000 00	April, 1861, 3½ per cent., 17,500 00	April, 1861, 3½ per cent., 19,600 00	April, 1861, 3⅕ per cent., 25,600 00
	October, 1861, 4 per cent., 20,000 00	October, 1861, 3 per cent., 30,000 00	October, 1861, 3 per cent., 15,000 00	October, 1861, 3½ per cent., 19,600 00	October, 1861, 3⅕ per cent., 25,600 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	120,000 00	27,500 00	43,298 88	83,747 49	88,771 11
Amount of Debts due to the Bank, secured by pledge of its stock, ...	– –	15,500 00*	85 00	1,825 00	3,500 00
Amount of Debts due and not paid, and considered doubtful, ...	14,878 96	12,209 17†	29,171 93	33,790 75	37,485 17
Amount of Liabilities of Directors, . .	136,673 00	228,100 00	136,931 00	52,425 00	152,000 00

* On 177 shares. † Estimated loss, 50 per cent. ‡ Including Public Loans.

	BOSTON—Continued.			
	Maverick.	Merchants'.	Bank of Mutual Redemption.	National.
DUE FROM THE BANK.				
Capital Stock,	$400,000 00	$4,000,000 00	$561,700 00	$750,000 00
Bills in circulation of denomination of five dollars and upwards,	53,130 00	407,665 00	64,290 00	60,960 00
Bills in circulation of denomination less than five dollars,	22,594 00	– –	– –	29,022 00
Net profits on hand,	23,316 30	101,589 09	20,461 65	11,136 72
Balances due to other banks,	993 58	383,516 45	1,655,291 43	837 02
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	261,706 89	2,734,732 40	186,986 73	231,219 52
Cash deposited bearing interest,	– –	– –	14,455 14	70,000 00
Total amount due from the bank,	761,740 77	7,627,502 94	2,503,184 95	1,153,175 26
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	70,025 92	718,200 00	9,761 72	44,869 14
Real Estate,	– –	400,000 00	– –	– –

Bills of banks in this, and of the other New England States, ...	18,961 84	307,327 86	431,305 23*	46,720 26
Balances due from other banks, . . .	27,754 90	46,348 64	521,741 98	7,183 17
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	644,998 11	6,155,626 44	1,540,376 02†	1,054,402 69
Total amount of the Resources of the bank, .	761,740 77	7,627,502 94	2,503,184 95	1,153,175 26
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 3½ per cent., 14,000 00 October, 1861, 3½ per cent., 14,000 00	April, 1861, 3 per cent., 120,000 00 October, 1861, 3 per cent., 120,000 00	April, 1861, 2 per cent., 11,234 00 October, 1861, 2 per cent., 11,234 00	April, 1861, 3 per cent., 22,500 00 October, 1861, 3 per cent., 22,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	20,523 18	91,758 58	20,247 68	5,841 97
Amount of Debts due to the bank, secured by pledge of its stock, ...	2,785 00	119,461 00	– –	2,358 47
Amount of Debts due and not paid, and considered doubtful, ...	8,501 00	50,407 00	77,965 22‡	37,568 44§
Amount of Liabilities of Directors, . .	88,878 00	370,000 00	98,821 00	166,657 00

* "In this item are included such checks on Boston Banks as were on hand."

† "In this item is included Loan to United States, $555,000."

‡ Small loss estimated.

§ Estimated loss, $12,165.38.

	BOSTON—Continued.			
	New England.	North.	Bank of North America.	Shawmut.
DUE FROM THE BANK.				
Capital Stock,	$1,000,000 00	$860,000 00	$750,000 00	$750,000 00
Bills in circulation of denomination of five dollars and upwards,	104,575 00	102,740 00	86,245 00	102,215 00
Bills in circulation of denomination less than five dollars,	15,356 00	19,467 00	26,129 00	18,127 00
Net profits on hand,	38,563 39	22,128 21	45,228 69	28,198 01
Balances due to other banks,	60,421 87	106,322 45	52,038 28	109,739 97
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	701,078 20	575,938 16	584,072 59*	432,753 84
Cash deposited, bearing interest,	40,000 00	– –	– –	– –
Total amount due from the bank,	1,959,994 46	1,686,595 82	1,543,713 56	1,441,033 82
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	173,117 52	89,359 00	118,124 22	46,984 64
Real Estate,	40,000 00	1,000 00	– –	– –

Bills of banks in this, and of the other New England States, ...	67,890 00	61,861 00	24,078 00	60,308 00
Balances due from other banks, . . .	27,816 22	28,964 99	39,577 06	7,933 43
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	1,651,170 72	1,505,410 83	1,361,934 28†	1,325,807 75
Total amount of the Resources of the bank, .	1,959,994 46	1,686,595 82	1,543,713 56	1,441,033 82
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 3½ per cent., 35,000 00	April, 1861, 3 per cent., 25,800 00	April, 1861, 3½ per cent., 26,250 00	April, 1861, 3 per cent., 22,500 00
	October, 1861, 3½ per cent., 35,000 00	October, 1861, 3 per cent., 25,800 00	October, 1861, 3 per cent., 22,500 00	October, 1861, 3 per cent., 22,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	25,549 57	21,483 57	49,608 66	15,622 40
Amount of Debts due to the bank, secured by pledge of its stock, ...	3,000 00	11,243 50	4,200 00‡	3,580 00
Amount of debts due and not paid, and considered doubtful, ...	1,000 00	10,580 00	22,000 00	17,000 00
Amount of Liabilities of Directors, . .	72,267 00	138,986 72	63,455 00	71,259 00

* Including Government Loan, $300,300. † Including Government Deposit, $200,000. ‡ On 53 shares.

	BOSTON—Continued.			
	Shoe and Leather Dealers'.	State.	Suffolk.	Traders'.
DUE FROM THE BANK.				
Capital Stock,	$1,000,000 00	$1,800,000 00	$1,000,000 00	$600,000 00
Bills in circulation of the denomination of five dollars and upwards,	134,550 00	119,165 00	320,050 00	97,430 00
Bills in circulation of denomination less than five dollars,	33,552 00	18,113 00	12,533 00	22,791 00
Net profits on hand,	142,191 93	247,086 01	241,761 43	35,999 30
Balances due to other banks,	535,125 46	30,811 76	1,412,981 13	113,514 02
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	444,886 46	1,188,516 63	802,868 10	319,859 14
Cash deposited bearing interest,	– –	– –	– –	105,000 00
Total amount due from the bank,	2,290,305 85	3,403,692 40	3,790,193 66	1,294,593 46
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	128,275 05	482,325 16	303,327 98	94,713 69
Real Estate,	70,000 00	– –	120,000 00	3,680 39

Bills of banks in this and of the other New England States, ...	128,817 13	67,618 08	438,624 00	49,593 00
Balances due from other banks, . . .	251,786 32	178,661 06	890,398 84	19,582 92
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	1,711,427 35	2,675,088 10	2,037,842 84	1,127,023 46
Total amount of the Resources of the bank, .	2,290,305 85	3,403,692 40	3,790,193 66	1,294,593 46
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 4½ per cent., 45,000 00	April, 1861, 3½ per cent., 63,000 00	April, 1861, 4½ per cent., 45,000 00	April, 1861, 3 per cent., 18,000 00
	October, 1861, 4½ per cent., 45,000 00	October, 1861, 3½ per cent., 63,000 00	October, 1861, 4½ per cent., 45,000 00	October, 1861, 3 per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	120,000 00	244,337 90	221,352 56	29,469 70
Amount of Debts due to the bank, secured by pledge of its stock, ...	10,000 00	16,250 00	1,000 00	3,650 00
Amount of Debts due and not paid, and considered doubtful, ...	4,489 49	4,854 69	– –	49,817 70
Amount of Liabilities of Directors, . .	71,600 00	24,228 00	165,679 00	205,942 00

	BOSTON—Continued.			
	Tremont.	Union.	Washington.	Webster.
DUE FROM THE BANK.				
Capital Stock,	$1,500,000 00	$1,000,000 00	$750,000 00	$1,500,000 00
Bills in circulation of denomination of five dollars and upwards,	180,200 00	130,285 00	111,815 00	329,320 00
Bills in circulation of denomination less than five dollars,	21,677 00	12,014 00	21,835 00	25,221 00
Net profits on hand,	41,426 77	132,372 17	40,549 22	72,254 66
Balances due to other banks,	316,057 08	179,799 13	36,804 04	41,696 51
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	1,025,178 04	652,333 19	403,185 60	611,281 28
Cash deposited bearing interest,	– –	– –	– –	101,284 80
Total amount due from the bank,	3,084,538 89	2,106,803 49	1,364,188 86	2,681,058 25
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	301,325 86	295,384 70	90,746 78	185,435 81
Real Estate,	– –	– –	14,633 74	– –

Bills of banks in this, and of the other New England States, ...	118,050 34	87,702 12	89,272 00	226,921 00
Balances due from other banks, . . .	60,365 40	44,124 03	6,347 13	127,687 63
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	2,604,797 29	1,679,592 64	1,163,189 21	2,141,013 81
Total amount of the Resources of the bank, .	3,084,538 89	2,106,803 49	1,364,188 86	2,681,058 25
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 4 per cent., 60,000 00	April, 1861, 4 per cent., 40,000 00	April, 1861, 3 per cent., 22,500 00	April, 1861, 3½ per cent., 52,500 00
	October, 1861, 3½ per cent., 52,500 00	October, 1861, 3½ per cent., 35,000 00	October, 1861, 3 per cent., 22,500 00	October, 1861, 3 per cent., 45,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	33,008 77	124,900 40	28,200 00	55,785 48
Amount of Debts due to the bank, secured by pledge of its stock, ...	1,900 00	5,500 00	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	12,236 91	3,506 87	35,000 00
Amount of Liabilities of Directors, . .	296,000 00	198,557 00	93,204 00	273,813 00

Banks organized under General Law.

	BOSTON.			
	Continental.	Bank of the Metropolis.	Mount Vernon.	Bank of the Republic.
DUE FROM THE BANK.				
Capital Stock,	$300,000 00	$200,000 00	$200,000 00	$1,000,000 00
Bills in circulation of denomination of five dollars and upwards,	30,660 00	55,570 00	22,360 00	73,560 00
Bills in circulation of denomination less than five dollars,	18,626 00	25,774 00	24,619 00	22,924 00
Net profits on hand,	647 50	11,648 80	2,467 18	24,211 37
Balances due to other Banks,	– –	21,378 02	– –	17,999 37
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	82,568 78	146,859 33	61,417 85	414,095 56
Cash deposited bearing interest,	10,204 44	– –	– –	– –
Total amount due from the bank,	442,706 72	461,230 15	310,864 03	1,552,790 30
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	17,301 18	34,612 30	7,246 84	80,903 65
Real Estate,	– –	– –	– –	– –
Bills of banks in this and of the other New England States,	11,231 10	34,053 00	18,198 70	48,290 00
Balances due from other banks,	4,575 83	7,395 18	1,115 35	9,773 64
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	409,598 61	385,169 67	284,303 14	1,413,823 01

Total amount of the Resources of the bank, .	442,706 72	461,230 15	310,864 03	1,552,790 30
Rate and amount of Dividends since the last annual return, with dates, ...	– –	April, 1861, 3½ per cent., 7,000 00	April, 1861, 3 per cent., 6,000 00	April, 1861, 3 per cent., 30,000 00
	October, 1861, 5 per cent., for 10 months, 15,000 00	October, 1861, 3½ per cent., 7,000 00	October, 1861, 3 per cent., 6,000 00	October, 1861, 2 per cent., 20,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	23 89	8,401 00	1,144 19	14,422 60
Amount of Debts due to the Bank, secured by pledge of its stock, ...	63,714 83	23,300 00	38,483 86	20,950 00
Amount of Debts due and not paid, and considered doubtful, ...	5,012 14	– –	2,371 61	15,000 00
Amount of Liabilities of Directors, . .	34,077 19	21,865 00	49,099 00	49,550 00
Amount of Stocks deposited with the Auditor,	63,000 00	97,000 00	84,000 00	345,000 00

[Public Stocks deposited with the Auditor of the Commonwealth, as security for the circulation of Notes, namely:]

Continental.—Bonds of the City of Roxbury, $40,000. Interest 5 per cent. Bonds of the City of Boston, $5,000. Interest 5 per cent. United States Treasury Notes, $15,000. Interest 6 per cent. United States Treasury Notes, $3,000. Interest 10 per cent.

Bank of the Metropolis.—Bonds of the City of Boston, $13,000. Interest 5 per cent. Bonds of the City of Roxbury, $8,000. Interest 5½ per cent. Bonds of the City of Roxbury, $1,000. Interest 5 per cent. United States Stock, $60,000. Interest 6 per cent. Bonds of the Commonwealth of Massachusetts, $15,000. Interest 6 per cent.

Mount Vernon.—Bonds of the Town of Melrose, $25,000. Interest 5½ per cent. Bonds of the City of Roxbury, $37,000. Interest 5½ per cent. United States Stock, $20,000. Interest 6 per cent. Bonds of the State of New Hampshire, $2,000. Interest 6 per cent.

Bank of the Republic.—Bonds of the State of Maine, $84,500; Notes of the State of Vermont, $15,000; Notes of the Town of North Chelsea, $8,000; Notes of the Town of Newton, $10,000; Notes of the Town of Marlboro', $7,000; Bonds of the City of Lawrence, $20,000; Bonds of the City of Cambridge, $20,000; Bonds of the City of Boston, $2,500; Bonds of the City of Roxbury, $11,000; Bonds of the State of Massachusetts, $75,000; United States Treasury Notes and Bonds, $92,000.

Banks organized under General Law—Continued.

	BOSTON—Continued.		CAMBRIDGE.	Aggregate of 7 Banks organized under the General Law.
	Revere.	Safety Fund.	Harvard.	
DUE FROM THE BANK.				
Capital Stock,	$1,000,000 00	$1,000,000 00	$200,000 00	$3,900,000 00
Bills in circulation of denomination of five dollars and upwards,	145,875 00	144,760 00	38,150 00	510,935 00
Bills in circulation of denomination less than five dollars,	43,977 00	28,758 00	20,030 00	184,708 00
Net profits on hand,	18,185 02	44,013 97	1,025 08	102,198 92
Balances due to other Banks,	3,278 98	126,210 84	– –	168,867 21
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	582,549 36	444,260 72	27,964 61	1,759,716 21
Cash deposited bearing interest,	195,145 15	20,240 65	– –	225,590 24
Total amount due from the bank,	1,989,010 51	1,808,244 18	287,169 69	6,852,015 58
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	167,495 15	79,441 97	5,429 81	392,430 90
Real Estate,	– –	– –	– –	– –
Bills of banks in this and of the other New England States,	43,811 00	67,763 36	8,513 00	231,860 16
Balances due from other banks,	99,969 77	46,518 10	– –	169,347 87
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	– –	– –	14,912 22	14,912 22

Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	1,677,734 59	1,614,520 75	258,314 66	6,043,464 43
Total amount of the Resources of the bank, .	1,989,010 51	1,808,244 18	287,169 69	6,852,015 58
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 3 per cent., 30,000 00	April, 1861, 3 per cent., 30,000 00	– –	103,000 00
	October, 1861, 2½ per cent., 25,000 00	October, 1861, 3 per cent., 30,000 00	October, 1861, 3 per cent., 6,000 00	109,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	16,494 76	35,460 16	1,973 49	77,920 09
Amount of Debts due to the Bank, secured by pledge of its stock, ...	8,200 00	1,550 00	18,550 00	174,748 69
Amount of Debts due and not paid, and considered doubtful, ...	10,950 00	25,000 00	– –	58,333 75
Amount of Liabilities of Directors, . .	130,550 00	81,825 47	20,717 97	387,684 63
Amount of Stocks deposited with the Auditor,	360,000 00	502,400 00	75,265 47	1,526,665 47

Revere.—City of Boston Stock, $118,000. Interest 5 per cent. United States Stock, $20,000. Interest 5 per cent. Vermont State Stock, $10,000. Interest 6 per cent. New York State Stock, $48,000. Interest 6 per cent. New York State Stock, $12,000. Interest 5 per cent. United States Stock, $50,000. Interest 6 per cent. Massachusetts State Stock, $50,000. Interest 5 per cent. United States Treasury Notes, $50,000. Interest 6 per cent. Roxbury City Stock, $2,000. Interest 5½ per cent.

Safety Fund.—Bonds of the City of Lynn, $60,000; Bonds of the City of Lawrence, $16,000; Bonds of the City of Chelsea, $25,000; Bonds of the City of Roxbury, $40,000; Bonds of the Town of Waltham, $20,000; Bonds of the Town of Natick, $15,000; Bonds of the Town of Somerville, $14,400; Bonds of the United States, $162,000; United States Loan, $50,000. Interest, 7 3-10ths per cent. Bonds State of Massachusetts, $100,000.

Harvard.—Bonds of the United States, $23,773 47; United States Treasury Notes, $16,000; Bonds of the City of Boston, $17,000; Bonds of the State of New York, $6,800; Note of the Town of Marlboro', $3,000; Note of the City of Cambridge, $7,692; Note of the Town of Weston, $1,000.

	SOUTH BOSTON.		CHELSEA.	ANDOVER.	BEVERLY.
	Broadway.	Mechanics'.	Tradesman's.	Andover.	Beverly.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$250,000 00	$150,000 00	$250,000 00	$125,000 00
Bills in circulation of denomination of five dollars and upwards,	34,655 00	55,445 00	40,770 00	68,485 00	53,805 00
Bills in circulation of denomination less than five dollars,	14,559 00	35,241 00	21,006 00	11,656 00	15,917 00
Net profits on hand,	11,254 62	33,983 50	10,662 53	20,451 23	7,813 67
Balances due to other banks,	– –	– –	2,472 64	– –	1,445 04
Cash deposited, including all sums whatsoever, due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	167,629 65	128,771 06	58,231 11	28,547 47	42,221 38
Cash deposited bearing interest,	– –	– –	1,284 92	2,414 46	– –
Total amount due from the bank,	378,098 27	503,440 56	284,427 20	381,554 16	246,202 09
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	6,420 25	15,048 98	11,497 14	6,034 24	15,922 06
Real Estate,	10,080 19	18,500 00	8,686 42	5,000 00	– –

Bills of banks in this and of the other New England States, ...	3,916 00	2,149 00	11,135 56	454 00	3,288 87
Balances due from other banks, . . .	1,147 96	288 52	5,000 00	– –	486 11
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	31,131 10	58,019 41	240 63	22,457 26	12,702 38
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	325,402 77	409,434 65	247,867 45	347,608 66	213,802 67
Total amount of the Resources of the bank, .	378,098 27	503,440 56	284,427 20	381,554 16	246,202 09
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 3 per cent., 4,500 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 4½ per cent., 11,250 00 October, 1861, 3½ per cent., 8,750 00	April, 1861, 3½ per cent., 5,250 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 3½ per cent., 8,750 00 October, 1861, 3½ per cent., 8,750 00	April, 1861, 3½ per cent., 4,375 00 October, 1861, 3½ per cent., 4,375 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	10,269 20	27,800 00	10,365 88	19,948 93	4,726 37
Amount of Debts due to the bank, secured by pledge of its stock, ...	8,750 00	3,000 00	10,975 00	1,585 00	250 00
Amount of Debts due and not paid, and considered doubtful, ...	1,020 00	8,046 82	1,116 00	8,297 92	401 64
Amount of Liabilities of Directors, . .	29,597 50	73,235 63	25,103 00	58,344 65	17,581 45

	DANVERS.	SOUTH DANVERS.		GLOUCESTER.	
	Village.	Danvers.	Warren.	Bank of Cape Ann.	Gloucester.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$150,000 00	$250,000 00	$150,000 00	$300,000 00
Bills in circulation of denomination of five dollars and upwards,	37,755 00	43,750 00	48,735 00	64,885 00	89,635 00
Bills in circulation of denomination less than five dollars,	9,409 00	13,519 00	15,888 50†	14,756 00	23,658 00
Net profits on hand,	24,624 79	30,678 63	20,496 96	7,010 06	25,263 27
Balances due to other banks,	2,479 83	250 39	735 90	– –	1,541 20
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	15,260 52	40,489 35	32,679 42	45,361 13	106,540 98
Cash deposited bearing interest,	– –	20,000 00	– –	– –	– –
Total amount due from the bank,	289,529 14	298,687 37	368,535 78	282,012 19	546,638 45
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	10,655 03	9,854 58	13,669 19	6,024 31	15,702 90
Real Estate,	17,782 69	2,970 00	6,000 00	6,000 00	8,500 00

Bills of banks in this, and of the other New England States, ...	6,285 80	19,649 50	4,268 52	5,491 52	19,927 12
Balances due from other banks, . . .	7,000 00	– –	5,000 00	632 07	635 33
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	20,938 39	14,524 48	13,596 15	8,768 30	27,087 56
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	226,867 23	251,688 81	326,001 92	255,095 99	474,785 54
Total amount of the Resources of the bank, .	289,529 14	298,687 37	368,535 78	282,012 19	546,638 45
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 3 per cent., 6,000 00 – –	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 4 per cent., 10,000 00 October, 1861, 3 per cent., 7,500 00	April, 1861, 3 per cent., 4,500 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 3½ per cent., 10,500 00 October, 1861, 3½ per cent., 10,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	20,683 09	29,686 42	19,980 69	5,756 64	25,008 46
Amount of Debts due to the bank, secured by pledge of its stock, ...	600 00	4,500 00	– –	9,900 00	3,810 25
Amount of Debts due and not paid, and considered doubtful, ...	47,140 60	21,120 32*	719 94	– –	723 15
Amount of Liabilities of Directors, . .	43,375 91	24,725 98	39,919 62	48,472 00	103,928 73

* "Estimated loss, $1,500."

† "$41.50 fractional bills outstanding."

	HAVERHILL.				LAWRENCE.
	Essex.	Haverhill.	Merrimack.	Union.	Bay State.
DUE FROM THE BANK.					
Capital Stock, ...	$100,000 00	$200,000 00	$180,000 00	$200,000 00	$375,000 00
Bills in circulation of denomination of five dollars and upwards, ...	41,715 00	56,450 00	24,535 00	46,630 00	125,765 00
Bills in circulation of denomination less than five dollars, ...	10,490 00	14,721 00	13,493 00	16,830 00	52,624 00
Net profits on hand, ...	4,982 77	31,165 17	31,989 35	29,153 43	41,849 01
Balances due to other banks, ...	984 07	1,593 55	2,656 14	674 75	917 94
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, ...	6,538 38	20,551 33	9,824 23	17,102 67	62,908 06
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the bank, . . .	164,710 22	324,481 05	262,497 72	310,390 85	659,064 01
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house, ...	4,205 82	9,115 97	5,205 20	9,285 39	13,810 53
Real Estate, ...	8,000 00	8,250 00	2,000 00	3,000 00	20,000 00

Bills of banks in this and of the other New England States,	187 00	959 93	382 38	3,937 27	1,803 03
Balances due from other banks,	3,000 00	5,000 00	1,995 43	4,513 83	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	5,227 63	23,571 93	15,100 69	10,403 11	20,859 39
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	144,089 77	277,583 22	237,814 02	279,251 25	602,591 06
Total amount of the Resources of the bank,	164,710 22	324,481 05	262,497 72	310,390 85	659,064 01
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 4,000 00 October, 1861, 3 per cent., 3,000 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 3 per cent., 6,000 00	April, 1861, 4 per cent., 7,200 00 October, 1861, 3 per cent., 5,400 00	April, 1861, 4½ per cent., 9,000 00 October, 1861, 3 per cent., 6,000 00	April, 1861, 4 per cent., 15,000 00 October, 1861, 4 per cent., 15,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	6,000 00	31,000 00	31,600 00	28,766 67	39,959 80
Amount of Debts due to the bank, secured by pledge of its stock,	– –	– –	250 00	2,000 00	– –
Amount of Debts due and not paid, and considered doubtful,	10,930 00	18,471 00	24,000 00	7,500 00	6,000 00
Amount of Liabilities of Directors,	16,500 00	26,647 25	36,000 00	45,074 00	59,526 50

	LAWRENCE—Con.	LYNN.			MARBLEHEAD.
	Pemberton.	City.	Laighton.	Lynn Mechanics'.	Grand.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$150,000 00	$200,000 00	$250,000 00	$100,000 00
Bills in circulation of denomination of five dollars and upwards,	57,000 00	47,030 00	28,450 00	69,090 00	48,485 00
Bills in circulation of denomination less than five dollars,	17,068 00	36,591 00	13,887 00	24,726 00	13,422 00
Net profits on hand,	13,514 67	8,768 79	22,241 11	32,352 86	9,654 37
Balances due to other banks,	– –	8,658 75	7,912 05	4,042 37	58 78
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	45,922 55	40,802 25	23,567 93	90,394 12	21,832 09
Cash deposited bearing interest,	– –	1,211 36	– –	– –	– –
Total amount due from the bank,	233,505 22	293,062 15	296,058 09	470,605 35	193,452 24
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	3,536 94	8,340 87	13,877 44	14,764 07	7,905 22
Real Estate,	10,915 69	– –	7,167 17	12,000 00	8,222 49

Bills of banks in this and of the other New England States, ...	3,228 59	8,355 59	6,220 00	5,094 00	1,501 00
Balances due from other banks, . . .	– –	– –	431 27	406 75	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	17,620 46	21,121 44	3,915 22	70,421 89	18,917 96
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	198,203 54	255,244 25	264,446 99	367,918 64	153,905 57
Total amount of the Resources of the bank, .	233,505 22	293,062 15	296,058 09	470,605 35	193,452 24
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00	April, 1861, 3½ per cent., 7,000 00 October, 1861, 3 per cent., 6,000 00	April, 1861, 4 per cent., 10,000 00 October, 1861, 4 per cent., 10,000 00	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3 per cent., 3,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	11,635 41	8,459 53	21,463 85	32,942 16	9,496 32
Amount of Debts due to the bank, secured by pledge of its stock, ...	7,002 50	800 00	3,625 00	1,818 00	900 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	4,511 00	4,258 25	5,752 73
Amount of Liabilities of Directors, . .	32,199 78	37,017 00	84,358 56	32,743 65	26,178 96

	MARBLEHEAD—Con.	METHUEN.	NEWBURYPORT.		
	Marblehead.	Spicket Falls.	Mechanics'.	Merchants'.	Ocean.
DUE FROM THE BANK.					
Capital Stock,	$120,000 00	$100,000 00	$200,000 00	$210,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	35,935 00	33,715 00	50,000 00	23,075 00	95,110 00
Bills in circulation of denomination less than five dollars,	15,225 00	13,314 00	17,130 00	10,796 00	23,821 00
Net profits on hand,	4,606 45	7,867 46	10,050 41	4,706 66	23,386 35
Balances due to other banks,	217 40	3,150 00	797 79	4,551 69	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	18,995 07	15,573 62	92,269 18	69,172 18	92,758 01
Cash deposited bearing interest,	– –	– –	– –	– –	7,031 00
Total amount due from the bank,	194,978 92	173,620 08	370,247 38	322,301 53	392,106 36
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	11,723 13	4,925 37	16,611 68	18,493 59	17,951 43
Real Estate,	6,700 00	– –	4,500 00	5,300 00	2,500 00

Bills of banks in this and of the other New England States, ...	2,688 27	298 00	1,328 00	2,153 00	215 00
Balances due from other banks, . . .	3,000 00	3,000 00	– –	– –	41,896 67
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	6,662 20	7,058 87	18,569 57	14,179 54	40,654 21
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	164,205 32	158,337 84	329,238 13	282,175 40	288,889 05
Total amount of the Resources of the bank, .	194,978 92	173,620 08	370,247 38	322,301 53	392,106 36
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 3½ per cent., 4,200 00 October, 1861, 3 per cent., 3,600 00	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 3 per cent., 6,000 00	April, 1861, 3 per cent., 6,300 00 October, 1861, 3 per cent., 6,300 00	April, 1861, 5 per cent., 7,500 00 October, 1861, 5 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	5,611 73	7,906 45	10,050 41	2,881 01	22,289 75
Amount of Debts due to the bank, secured by pledge of its stock, ...	3,825 90	– –	705 00	600 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	2,679 79	4,659 39	11,584 18*	10,509 91	– –
Amount of Liabilities of Directors, . .	17,533 42	32,398 43	12,333 34	9,850 00	10,374 00

* "Estimated loss, $4,050."

	ROCKPORT.	SALEM.			
	Rockport.	Asiatic.	Commercial.	Exchange.	Mercantile.
DUE FROM THE BANK.					
Capital Stock, ...	$150,000 00	$315,000 00	$200,000 00	$200,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards, ...	41,280 00	51,040 00	36,475 00	42,830 00	23,935 00
Bills in circulation of denomination less than five dollars, ...	8,272 00	16,344 00	31,584 00	18,489 00	16,477 00
Net profits on hand, ...	2,249 49	6,398 04	17,891 58	15,606 04	8,516 99
Balances due to other banks, ...	– –	22,493 86	10,712 03	546 54	3,483 53
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, ...	22,325 65	97,486 44	75,457 72	45,226 68	46,716 78
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the bank, . . .	224,127 14	508,762 34	372,120 33	322,698 26	299,129 30
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house, ...	6,774 07	15,961 15	10,146 63	7,965 38	8,314 31
Real Estate, ...	– –	29,998 05	4,500 00	3,000 00	5,000 00

Bills of banks in this and of the other New England States, ...	– –	13,077 00	9,072 56	1,148 00	4,668 00
Balances due from other banks, . . .	1,497 69	– –	– –	3,956 75	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	580 10	31,945 44	21,569 03	9,077 34	11,255 67
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	215,275 28	417,780 70	326,832 11	297,550 79	269,891 32
Total amount of the Resources of the bank, .	224,127 14	508,762 34	372,120 33	322,698 26	299,129 30
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 3 per cent., 4,500 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 3½ per cent., 11,020 00 October, 1861, 2 per cent., 6,300 00	April, 1861, 3½ per cent., 7,020 00 October, 1861, 3 per cent., 6,000 00	April, 1861, 3⅜ per cent., 6,750 00 October, 1861, 3 per cent., 6,000 00	April, 1861, 3 per cent., 6,000 00 – –
Amount of Reserved Profits at the time of declaring the last dividend, . . .	2,616 19	11,355 44	18,063 40	14,546 93	3,726 91
Amount of Debts due to the bank, secured by pledge of its stock, ...	8,135 00	1,350 00	1,460 00	– –	2,855 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	15,867 04	13,400 00	1,194 78	16,992 65
Amount of Liabilities of Directors, . .	42,000 00	36,594 00	65,377 00	14,537 04	30,113 00

	SALEM.			SILISBURY.	BRIGHTON.
	Merchants'.	Naumkeag.	Salem.	Powow River.	Bank of Brighton.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$500,000 00	$187,500 00	$100,000 00	$250,000 00
Bills in circulation of denomination of five dollars and upwards,	96,172 00*	94,110 00	43,805 00	74,555 00	124,475 00
Bills in circulation of denomination less than five dollars,	14,421 00	34,230 00	17,987 00	17,542 00	16,301 00
Net profits on hand,	10,142 84	30,069 45	11,589 91	13,470 66	16,083 84
Balances due to other banks,	3 56	2 03	4,222 40	– –	1,562 66
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	67,633 45	187,261 08	52,805 87	26,875 99	42,976 81
Cash deposited bearing interest,	19,292 62	6,172 00	– –	7,500 00	– –
Total amount due from the bank,	407,665 47	851,844 56	317,910 18	239,943 65	451,399 31
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	12,551 06	19,604 28	8,610 55	5,499 08	21,404 58
Real Estate,	– –	2,000 00	– –	4,900 00	5,000 00

Bills of banks in this, and of the other New England States, ...	2,405 55	4,153 88	3,672 24	1,518 00	4,261 49
Balances due from other banks, . . .	– –	1,615 49	934 43	– –	207 33
Balances in other bank or banks to be applied to redemption of bills and payable on demand,	60,751 77	30,370 21	20,364 53	30,804 85	9,975 86
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	331,957 09	794,100 70	284,328 43	197,221 72	410,550 05
Total amount of the Resources of the bank, .	407,665 47	851,844 56	317,910 18	239,943 65	451,399 31
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 3 per cent., 6,000 00 October, 1861, 3 per cent., 6,000 00	April, 1861, 3 per cent., 15,000 00 October, 1861, 3 per cent., 15,000 00	April, 1861, 3 per cent., 5,625 00 October, 1861, 3 per cent., 5,625 00	April, 1861, 4½ per cent., 4,500 00 October, 1861, 4 per cent., 4,000 00	April, 1861, 3 per cent., 7,500 00 October, 1861, 3 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	8,998 63	31,420 12	10,108 39	12,573 58	15,150 00
Amount of Debts due to the bank, secured by pledge of its stock, ...	350 00	7,623 94	3,450 00	– –	9,010 00
Amount of debts due and not paid, and considered doubtful, ...	11,005 10	1,259 54	3,500 00	459 76	8,305 00
Amount of Liabilities of Directors, . .	131,042 99	172,254 35	55,279 78	1,402 25	63,000 00

* Bills issued of the denomination of 6, 7, 8 and 9 dollars.

	BRIGHTON—Con.	CAMBRIDGE.			
	Brighton Market.	Cambridge.	Cambridge City.	Cambridge Market.	Charles River.
DUE FROM THE BANK.					
Capital Stock,	$250,000 00	$100,000 00	$100,000 00	$150,000 00	$100,000 00
Bills in circulation of denomination of five dollars and upwards,	149,920 00	20,670 00	26,895 00	54,970 00	39,505 00
Bills in circulation of denomination less than five dollars,	16,511 00	18,335 00	9,980 00	21,168 00	12,833 00
Net profits on hand,	9,653 44	14,762 91	9,330 36	6,921 74	7,737 77
Balances due to other banks,	200 00	– –	1,423 66	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	63,922 55	32,390 99	35,439 38	16,276 16	64,375 61
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	490,206 99	186,158 90	183,068 40	249,335 90	224,451 38
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	17,178 45	6,794 91	7,926 19	6,292 15	9,375 81
Real Estate,	8,240 28	6,000 00	– –	4,800 00	6,761 00

Bills of banks in this and of the other New England States,	1,885 00	3,631 42	528 00	2,050 26	1,814 00
Balances due from other banks,	5,000 00	– –	567 97	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	38,682 69	6,194 55	7,843 94	3,618 85	10,048 92
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	419,220 57	163,538 02	166,202 30	232,574 64	196,451 65
Total amount of the Resources of the bank,	490,206 99	186,158 90	183,068 40	249,335 90	224,451 38
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 10,000 00 October, 1861, 3 per cent., 7,500 00	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3 per cent., 3,000 00	April, 1861, 3 per cent., 4,500 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 4 per cent., 4,000 00 October, 1861, 3 per cent., 3,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	9,446 23	14,661 51	7,673 62	6,879 75	7,654 45
Amount of Debts due to the bank, secured by pledge of its stock,	11,850 00	5,600 00	2,500 00	8,975 00	5,100 00
Amount of Debts due and not paid, and considered doubtful,	4,517 67	– –	4,326 25	3,000 00	1,520 00*
Amount of Liabilities of Directors,	46,436 00	10,300 00	10,966 59	40,580 00	23,632 00

* Estimated loss, $500.

	CAMBRIDGE—Con.	CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	Lechmere.	Bunker Hill.	Monument.	Concord.	Framingham.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$300,000 00	$150,000 00	$100,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	40,000 00	112,780 00	55,980 00	69,225 00	64,715 00
Bills in circulation of denomination less than five dollars,	16,343 00	32,785 00	27,486 00	6,592 00	16,103 00
Net profits on hand,	5,187 57	48,569 40	8,737 55	10,319 58	25,973 67
Balances due to other banks,	– –	– –	1,562 58	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	133,153 39	296,524 64	110,393 41	26,400 71	11,344 07
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	344,683 96	790,659 04	354,159 54	212,537 29	318,135 74
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	27,548 35	65,605 23	13,955 06	15,413 83	6,137 09
Real Estate,	– –	21,200 00	7,500 00	2,400 00	3,000 00

Bills of banks in this and of the other New England States,	3,665 47	3,677 00	3,587 00	520 00	2,078 00
Balances due from other banks,	10,233 04	– –	5,576 04	– –	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	49,380 90	133,014 59	63,241 71	29,693 44	16,996 54
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	253,856 20	567,162 22	260,299 73	164,510 02	286,924 11
Total amount of the Resources of the bank,	344,683 96	790,659 04	354,159 54	212,537 29	318,135 74
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 6,000 00	April, 1861, 4 per cent., 12,000 00	April, 1861, 3½ per cent., 5,250 00	April, 1861, 3½ per cent., 3,500 00	April, 1861, 4 per cent., 8,000 00
	October, 1861, 2 per cent., 3,000 00	October, 1861, 4 per cent., 12,000 00	October, 1861, 3 per cent., 4,500 00	October, 1861, 3½ per cent., 3,500 00	October, 1861, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	5,209 35	44,032 53	7,451 48	8,816 32	25,448 18
Amount of Debts due to the bank, secured by pledge of its stock,	4,250 00	4,300 00	2,100 00*	3,315 00	1,875 00
Amount of Debts due and not paid, and considered doubtful,	4,000 00	7,211 00	12,387 81†	4,000 00	1,000 00
Amount of Liabilities of Directors,	34,802 00	22,300 00	33,033 71	16,163 00	39,000 00

* "On 38 shares."

† "Estimated loss, $4,900."

	HOLLISTON.	HOPKINTON.	LOWELL.		
	Holliston.	Hopkinton.	Appleton.	Lowell.	Merchants'.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$150,000 00	$200,000 00	$200,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	34,550 00	38,330 00	123,245 00	101,970 00	39,175 00
Bills in circulation of denomination less than five dollars,	7,494 00	8,730 00	30,506 00	20,471 00	24,525 00
Net profits on hand,	6,947 44	13,466 73	25,743 52	30,847 83	6,522 24
Balances due to other banks,	– –	– –	– –	1,382 75	424 23
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	4,911 15	7,556 52	91,303 83	22,375 34	86,525 55
Cash deposited bearing interest,	– –	– –	20,000 00	– –	– –
Total amount due from the bank,	153,902 59	218,083 25	490,798 35	377,046 92	307,172 02
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	6,073 89	5,341 70	10,346 75	3,439 77	6,058 00
Real Estate,	– –	– –	24,000 00	– –	12,000 00

Bills of banks in this and of the other New England States, ...	3,874 40	208 00	7,337 79	8,031 25	6,817 23
Balances due from other banks, . . .	– –	– –	5,794 00	10,506 24	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	12,989 12	11,353 87	50,362 26	25,261 54	29,000 40
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	130,965 18	201,179 68	392,957 55	329,808 12	253,296 39
Total amount of the Resources of the bank, .	153,902 59	218,083 25	490,798 35	377,046 92	307,172 02
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3 per cent., 3,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00	April, 1861, 5 per cent., 10,000 00 October, 1861, 5 per cent., 10,000 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3½ per cent., 5,250 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	6,400 00	12,552 73	20,492 96	29,886 90	5,250 00
Amount of Debts due to the bank, secured by pledge of its stock, ...	9,025 00	625 00	2,925 00	5,111 40	4,300 00*
Amount of Debts due and not paid, and considered doubtful, ...	4,975 87	2,069 25	192 20	2,841 91	600 00
Amount of Liabilities of Directors, . .	42,266 11	43,222 36	50,405 00	4,280 00	54,668 37

* "On 57 shares."

	LOWELL—Con.			MALDEN.	NEWTON.
	Prescott.	Railroad.	Wamesit.	Malden.	Newton.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$600,000 00	$150,000 00	$100,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	76,050 00	206,705 00	72,700 00	44,745 00	50,035 00
Bills in circulation of denomination less than five dollars,	28,597 00	49,743 00	20,034 00	16,389 00	15,801 00
Net profits on hand,	30,036 52	116,703 21	8,186 82	12,127 10	20,352 14
Balances due to other banks,	– –	400 88	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	55,020 32	108,797 89	35,097 36	15,198 72	44,180 87
Cash deposited bearing interest,	– –	– –	50,000 00	1,130 06	– –
Total amount due from the bank,	389,703 84	1,082,349 98	336,018 18	189,589 88	280,369 01
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	11,049 75	23,564 54	5,077 90	5,315 52	14,862 90
Real Estate,	– –	– –	13,447 76	5,602 64	5,270 22

Bills of banks in this and of the other New England States, ...	6,685 87	5,895 00	3,447 83	355 00	782 51
Balances due from other banks, . . .	3,000 00	– –	5,000 00	5,000 00	7,500 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	20,122 02	129,434 52	4,385 41	20,137 01	14,923 54
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded debts of every description, excepting the balances due from other banks, .	348,846 20	923,455 92	304,659 28	153,179 71	237,029 84
Total amount of the Resources of the bank, .	389,703 84	1,082,349 98	336,018 18	189,589 88	280,369 01
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00	April, 1861, 4 per cent., 24,000 00 October, 1861, 4 per cent., 24,000 00	April, 1861, 3 per cent., 4,500 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3 per cent., 3,000 00	April, 1861, 4½ per cent., 6,750 00 October, 1861, 3 per cent., 4,500 00
Amount of Reserved Profits, at the time of declaring the last dividend, . . .	25,000 00	105,100 00	3,293 66	11,891 72	20,016 13
Amount of Debts due to the Bank, secured by pledge of its stock, ...	1,240 00	9,964 00	1,800 00	– –	3,650 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	3,598 15	15,000 00
Amount of Liabilities of Directors, . .	14,781 23	102,347 96	17,142 11	27,184 42	11,884 00

	SOUTH READING.	TOWNSEND.	WALTHAM.	WOBURN.	ATHOL.
	South Reading.	Townsend.	Waltham.	Woburn.	Miller's River.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$100,000 00	$200,000 00	$150,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	33,985 00	50,270 00	89,195 00	33,135 00	65,045 00
Bills in circulation of denomination less than five dollars,	12,159 00	22,831 00	8,205 00	22,726 00	22,391 00
Net profits on hand,	8,143 33	9,298 09	4,217 00	25,166 24	13,819 96
Balances due to other banks,	– –	– –	711 53	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	17,201 77	8,705 14	16,784 08	25,367 90	26,833 00
Cash deposited, bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	171,489 10	191,104 23	319,112 61	256,395 14	278,088 96
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	4,473 91	5,109 81	8,400 97	10,896 77	17,088 25
Real Estate,	– –	2,000 00	5,500 00	3,250 00	3,000 00

Bills of banks in this, and of the other New England States, ...	– –	972 33	2,400 00	208 11	1,360 00
Balances due from other banks, . . .	– –	3,000 00	– –	– –	5,728 84
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	20,559 46	1,377 54	4,000 00	14,371 85	17,837 92
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	146,455 73	178,644 55	298,811 64	227,668 41	233,073 95
Total amount of the Resources of the bank, .	171,489 10	191,104 23	319,112 61	256,395 14	278,088 96
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3½ per cent., 3,500 00	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3½ per cent., 3,500 00	April, 1861, 3 per cent., 6,000 00 October, 1861, 3 per cent., 6,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	6,595 62	9,072 84	4,001 94	24,614 46	13,324 04
Amount of Debts due to the bank, secured by pledge of its stock, ...	1,000 00	840 00	1,800 00	4,000 00	3,148 00
Amount of Debts due and not paid, and considered doubtful, ...	3,000 00	3,100 00*	14,170 00	1,874 56†	2,400 00
Amount of Liabilities of Directors, . .	54,388 00	9,995 68	21,583 24	73,629 00	30,799 00

* Estimated loss, $1,000.

† "We may receive from 25 to 50 per cent. on this amount."

	BLACKSTONE.	FITCHBURG.		GRAFTON.	LANCASTER.
	Worcester County.	Fitchburg.	Rollstone.	Grafton.	Lancaster.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$250,000 00	$250,000 00	$100,000 00	$200,000 00
Bills in circulation of the denomination of five dollars and upwards,	26,015 00	158,945 00	66,000 00	45,330 00	98,465 00
Bills in circulation of denomination less than five dollars,	14,224 00	28,057 00	26,719 00	19,221 00	22,028 00
Net profits on hand,	7,235 71	47,044 84	38,178 12	2,941 72	27,195 33
Balances due to other banks,	– –	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	5,793 05	101,455 10	29,353 35	23,845 19	16,916 62
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	153,267 76	585,501 94	410,250 47	191,337 91	364,604 95
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	4,670 05	52,316 73	26,060 46	3,539 71	12,872 37
Real Estate,	– –	3,000 00	3,985 05	1,500 00	1,000 00

Bills of banks in this and of the other New England States, ...	989 00	3,865 00	2,588 00	45 00	231 00
Balances due from other banks, . . .	3,337 00	9,977 71	– –	– –	618 67
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	2,459 88	99,375 78	23,575 11	26,797 03	30,951 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	141,811 83	416,966 72	354,041 85	159,456 17	318,931 91
Total amount of the Resources of the bank, .	153,267 76	585,501 94	410,250 47	191,337 91	364,604 95
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 3 per cent., 3,000 00 October, 1861, 3 per cent., 3,000 00	April, 1861, 3½ per cent., 8,750 00 October, 1861, 3 per cent., 7,500 00	April, 1861, 3½ per cent., 8,750 00 October, 1861, 3 per cent., 7,500 00	April, 1861, 3 per cent., 3,000 00 October, 1861, 3 per cent., 3,000 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	7,223 93	45,000 00	37,154 29	2,007 69	25,706 02
Amount of Debts due to the bank, secured by pledge of its stock, ...	3,400 00	4,200 00	3,450 00	400 00	900 00
Amount of Debts due and not paid, and considered doubtful, ...	1,094 23	6,902 00	1,560 00	1,250 00	663 87
Amount of Liabilities of Directors, . .	27,094 09	70,195 88	69,112 32	55,271 00	39,078 78

	LEICESTER.	MILFORD.	MILLBURY.	NORTHBOROUGH.	OXFORD.
	Leicester.	Milford.	Millbury.	Northborough.	Oxford.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$250,000 00	$100,000 00	$100,000 00	$100,000 00
Bills in circulation of denomination of five dollars and upwards,	137,660 00	85,315 00	32,970 00	48,920 00	70,155 00
Bills in circulation of denomination less than five dollars,	32,203 00	15,064 00	15,235 00	13,382 00	12,419 00
Net profits on hand,	21,617 84	34,055 39	5,134 95	18,006 98	7,152 78
Balances due to other banks,	2,464 36	– –	– –	– –	– –
Cash deposited, including all sums whatsoever, due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	30,897 06	31,338 44	18,161 68	32,032 34	7,644 61
Cash deposited bearing interest,	13,530 00	– –	– –	– –	– –
Total amount due from the bank,	438,372 26	415,772 83	171,501 63	212,341 32	197,371 39
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	7,125 35	11,393 83	3,883 04	5,292 81	5,649 08
Real Estate,	3,520 13	– –	– –	2,000 00	3,700 00

Bills of banks in this, and of the other New England States,	404 00	2,569 00	2,894 00	837 50	1,064 00
Balances due from other banks,	10,544 85	– –	3,378 98	3,000 00	270 19
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	21,183 99	73,464 94	16,354 92	17,142 70	49,043 90
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	395,593 94	328,345 06	144,990 69	184,068 31	137,644 22
Total amount of the Resources of the bank,	438,372 26	415,772 83	171,501 63	212,341 32	197,371 39
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00	April, 1861, 4 per cent., 10,000 00 October, 1861, 3½ per cent., 7,500 00	April, 1861, 4 per cent., 4,000 00 October, 1861, 3 per cent., 3,000 00	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3½ per cent., 3,500 00	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3½ per cent., 3,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	18,463 51	32,026 37	3,867 49	19,121 07	6,674 09
Amount of Debts due to the bank, secured by pledge of its stock,	– –	15,000 00	300 00	– –	205 60
Amount of Debts due and not paid, and considered doubtful,	2,600 00	8,372 66	1,300 00	4,364 91*	900 57
Amount of Liabilities of Directors,	10,397 04	58,393 10	37,330 49	73,109 89	24,509 49

* "Probable loss, $1,271."

	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.		
	Southbridge.	Blackstone.	Central.	Citizens'.	City.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$100,000 00	$350,000 00	$150,000 00	$400,000 00
Bills in circulation of denomination of five dollars and upwards,	68,290 00	58,140 00	58,720 00	38,345 00	95,810 00
Bills in circulation of denomination less than five dollars,	14,806 00	13,489 25*	18,983 00	7,423 00	32,281 00
Net profits on hand,	15,550 72	19,976 41	30,243 48	30,021 65	12,936 89
Balances due to other banks,	– –	– –	18,847 15	1,628 83	5,185 28
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	14,113 91	58,749 07	125,682 25	60,478 54	104,407 73
Cash deposited bearing interest,	7,100 00	– –	– –	– –	12,496 78
Total amount due from the bank,	269,860 63	250,354 73	602,475 88	287,897 02	663,117 68
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	18,196 77	12,737 55	24,295 57	11,045 34	29,955 66
Real Estate,	2,600 00	– –	– –	10,000 00	– –

Bills of banks in this and of the other New England States, ...	1,164 00	756 00	2,530 00	604 00	1,022 00
Balances due from other banks, . . .	1,011 54	5,000 00	14,637 49	2,000 00	5,139 07
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	12,749 56	42,848 12	43,743 92	18,240 70	59,582 54
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	234,138 76	189,013 06	517,268 90	246,006 98	567,418 41
Total amount of the Resources of the bank, .	269,860 63	250,354 73	602,475 88	287,897 02	663,117 68
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 4 per cent., 6,000 00 October, 1861, 3½ per cent., 5,250 00	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00	April, 1861, 3½ per cent., 12,250 00 – –	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 3½ per cent., 14,000 00 October, 1861, 3 per cent., 12,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	14,736 72	19,966 45	16,000 00	28,458 30	12,230 51
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	– –	5,500 00	484 75	– –
Amount of Debts due and not paid, and considered doubtful, ...	15,798 10	3,387 76	38,562 15	– –	909 92
Amount of Liabilities of Directors, . .	20,644 89	42,077 37	90,819 80	12,666 37	64,496 40

* Bills issued of the denomination of $1.25, $1.50, and $1.75.

	WORCESTER—Con.			NORTHAMPTON.	
	Mechanics'.	Quinsigamond.	Worcester.	Holyoke.	Northampton.
DUE FROM THE BANK.					
Capital Stock,	$350,000 00	$250,000 00	$300,000 00	$200,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	100,345 00	73,300 00	103,660 00	92,005 00	106,615 00
Bills in circulation of denomination less than five dollars,	25,446 00	14,971 00	37,662 00	17,218 00	22,991 00
Net profits on hand,	40,271 81	25,032 59	61,123 75	16,815 84	54,194 06
Balances due to other banks,	8,792 02	– –	10,624 02	3,123 29	1,614 63
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	118,474 17	89,340 96	187,437 87	38,318 07	70,882 50
Cash deposited bearing interest,	– –	4,500 00	50,751 31	– –	– –
Total amount due from the bank,	643,329 00	457,144 55	751,258 95	367,480 20	456,297 19
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	16,690 14	33,596 03	27,072 99	12,247 44	15,762 00
Real Estate,	– –	– –	25,000 00	– –	3,885 00

Bills of banks in this and of the other New England States, ...	9,992 00	1,193 00	4,185 00	172 00	549 00
Balances due from other banks, . . .	22,757 44	12,009 76	6,940 21	1,717 11	1,067 98
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	33,457 33	51,815 32	126,924 63	38,077 84	74,707 09
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	560,432 09	358,530 44	561,136 12	315,265 81	360,326 12
Total amount of the Resources of the bank, .	643,329 00	457,144 55	751,258 95	367,480 20	456,297 19
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 4 per cent., 14,000 00 October, 1861, 4 per cent., 14,000 00	April, 1861, 3½ per cent., 8,750 00 October, 1861, 3 per cent., 7,500 00	April, 1861, 4½ per cent., 13,500 00 October, 1861, 4 per cent., 12,000 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00	April, 1861, 4½ per cent., 9,000 00 October, 1861, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	38,569 74	23,620 17	59,004 54	15,580 59	51,985 71
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	1,400 00	– –	– –	2,300 00
Amount of Debts due and not paid, and considered doubtful, ...	2,830 53	10,370 00	– –	– –	9,000 00
Amount of Liabilities of Directors, . .	41,634 58	59,256 22	43,205 00	19,980 02	21,914 97

	WARE.	CONWAY.	GREENFIELD.		SHELBURNE.
	Hampshire Manufacturers'.	Conway.	Franklin County.	Greenfield.	Shelburne Falls.
DUE FROM THE BANK.					
Capital Stock,	$350,000 00	$150,000 00	$200,000 00	$200,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	180,850 00	89,405 00	88,000 00	86,725 00	56,420 00
Bills in circulation of denomination less than five dollars,	44,699 00	24,310 00	22,037 00	29,494 00	17,864 00
Net profits on hand,	27,748 05	11,155 19	18,967 30	14,789 65	4,390 38
Balances due to other banks,	1,360 53	– –	308 26	3,547 31	1,369 11
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	17,478 11	12,928 53	32,440 21	33,077 30	20,056 36
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	622,135 69	287,798 72	361,752 77	367,633 26	250,099 85
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	26,769 12	8,220 96	11,064 44	9,672 13	8,652 43
Real Estate,	3,785 30	– –	6,600 00	7,500 00	9,074 41

Bills of banks in this and of the other New England States,	304 00	– –	1,080 00	4,766 00	2,748 00
Balances due from other banks,	– –	– –	4,690 12	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	15,845 91	20,939 34	31,723 61	38,748 39	12,831 95
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	575,431 36	258,638 42	306,594 60	306,946 74	216,793 06
Total amount of the Resources of the bank,	622,135 69	287,798 72	361,752 77	367,633 26	250,099 85
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 14,000 00 October, 1861, 3 per cent., 10,500 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3½ per cent., 5,250 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	27,974 66	9,413 76	17,184 50	13,410 08	3,970 29
Amount of Debts due to the bank, secured by pledge of its stock,	1,330 00	5,900 00	3,000 00	– –	8,000 00
Amount of Debts due and not paid, and considered doubtful,	– –	– –	892 00	– –	1,000 00
Amount of Liabilities of Directors,	16,640 20	39,193 89	5,003 82	8,000 00	69,234 27

	CHICOPEE.	HOLYOKE.	MONSON.	SPRINGFIELD.	
	Cabot.	Hadley Falls.	Monson.	Agawam.	Chicopee.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$200,000 00	$150,000 00	$300,000 00	$300,000 00
Bills in circulation of denomination of five dollars and upwards,	99,620 00	119,375 00	80,300 00	150,350 00	98,395 00
Bills in circulation of denomination less than five dollars,	28,402 00	20,788 00	19,050 00	42,816 00	60,440 00
Net profits on hand,	21,724 16	25,007 41	6,173 66	20,052 14	41,752 82
Balances due to other banks,	2,581 48	332 10	358 68	11,861 57	15,566 60
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	42,862 44	44,005 14	5,815 93	96,179 46	121,660 68
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	345,190 08	409,507 65	261,698 27	621,259 17	637,815 10
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,352 42	8,979 32	4,952 51	14,155 44	27,155 28
Real Estate,	– –	2,000 00	6,626 62	8,087 15	7,500 00

Bills of banks in this, and of the other New England States, ...	226 00	250 00	408 80	559 00	6,456 33
Balances due from other banks, . . .	2,605 19	– –	– –	11,760 45	3,000 00
Balances in other bank or banks to be applied to redemption of bills and payable on demand,	52,296 99	73,104 52	16,589 47	65,679 70	47,460 47
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	284,709 48	325,173 81	233,120 87	521,017 43	546,243 02
Total amount of the Resources of the bank, .	345,190 08	409,507 65	261,698 27	621,259 17	637,815 10
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 3½ per cent., 5,250 00 October, 1861, 3½ per cent., 5,250 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00	April, 1861, 3½ per cent., 5,250 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 3½ per cent., 10,500 00 October, 1861, 3½ per cent., 10,500 00	April, 1861, 4 per cent., 12,000 00 October, 1861, 4 per cent., 12,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	20,774 79	22,842 74	5,259 77	18,338 87	39,274 15
Amount of Debts due to the bank, secured by pledge of its stock, ...	200 00	700 00	3,600 00	1,500 00	5,800 00
Amount of debts due and not paid, and considered doubtful, ...	1,400 00	– –	1,607 37	4,976 65	5,500 00
Amount of Liabilities of Directors, . .	10,443 77	3,115 50	20,523 89	56,179 76	33,638 74

	SPRINGFIELD—Con.			WESTFIELD.	
	John Hancock.	Pynchon.	Springfield.	Hampden.	Westfield.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$150,000 00	$300,000 00	$150,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	65,085 00	107,200 00	109,600 00	75,320 00	48,560 00
Bills in circulation of denomination less than five dollars,	33,922 00	35,737 00	26,023 00	14,355 00	15,223 00
Net profits on hand,	6,723 21	21,404 41	34,634 55	20,827 77	5,610 47
Balances due to other banks,	2,917 21	17,153 61	3,173 53	214 33	1,736 81
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	50,775 00	45,050 42	152,557 96	28,879 57	24,054 63
Cash deposited bearing interest,	– –	– –	– –	– –	4,000 00
Total amount due from the bank,	309,422 42	376,545 44	625,989 04	289,596 67	249,184 91
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	11,325 87	12,488 59	26,140 38	15,417 30	7,764 64
Real Estate,	8,536 50	17,000 00	7,200 00	8,140 74	8,992 54

Bills of banks in this and of the other New England States, ...	– –	– –	– –	2,904 00	569 00
Balances due from other banks, . . .	– –	3,000 00	– –	294 85	5,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	24,654 39	34,887 20	49,693 17	51,330 00	10,089 46
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	264,905 66	309,169 65	542,955 49	211,509 78	216,769 27
Total amount of the Resources of the bank, .	309,422 42	376,545 44	625,989 04	289,596 67	249,184 91
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 3½ per cent., 5,250 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00	April, 1861, 3½ per cent., 10,500 00 October, 1861, 3 per cent., 9,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3½ per cent., 5,250 00	April, 1861, 3 per cent., 4,500 00 October, 1861, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	6,058 91	20,501 99	34,117 27	20,125 04	4,919 89
Amount of Debts due to the bank, secured by pledge of its stock, ...	2,800 00	900 00	2,355 00	5,100 00	4,425 00
Amount of Debts due and not paid, and considered doubtful, ...	4,944 60	2,000 00	4,500 00	– –	10,944 46
Amount of Liabilities of Directors, . .	6,739 00	29,158 40	6,305 00	32,405 67	62,900 15

	ADAMS.		GT. BARRINGTON.	LEE.	PITTSFIELD.
	Adams.	Berkshire.	Mahaiwe.	Lee.	Agricultural.
DUE FROM THE BANK.					
Capital Stock,	$350,000 00	$100,000 00	$200,000 00	$300,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	96,590 00	70,595 00	90,625 00	95,420 00	77,415 00
Bills in circulation of denomination less than five dollars,	37,058 00	24,125 00	26,735 00	28,781 00	27,831 00
Net profits on hand,	14,255 37	4,055 23	30,004 51	8,670 76	49,254 61
Balances due to other banks,	1,138 13	6,268 13	7,808 74	3,523 98	5,873 42
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	23,105 83	8,532 09	46,084 02	22,021 68	81,518 76
Cash deposited bearing interest,	812 00	– –	– –	– –	– –
Total amount due from the bank,	522,959 33	213,575 45	401,257 27	458,417 42	441,892 79
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	10,727 20	3,338 87	8,024 73	4,173 34	7,816 33
Real Estate,	8,575 75	700 00	3,000 00	10,000 00	8, 0 00

Bills of banks in this and of the other New England States, ...	554 00	387 00	2,179 00	498 00	1,112 00
Balances due from other banks, . . .	1,967 28	– –	5,521 59	– –	16,823 89
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	13,141 24	23,420 43	21,783 33	43,691 84	36,952 95
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	487,993 86	185,729 15	360,748 62	400,054 24	370,387 62
Total amount of the Resources of the bank, .	522,959 33	213,575 45	401,257 27	458,417 42	441,892 79
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 3½ per cent., 12,250 00	April, 1861, 6 per cent., 3,495 73*	April, 1861, 4 per cent., 8,000 00	– –	April, 1861, 3 per cent., 6,000 00
	October, 1861, 3 per cent., 10,500 00	October, 1861, 3 per cent., 3,000 00	October, 1861, 3½ per cent., 7,000 00	– –	– –
Amount of Reserved Profits at the time of declaring the last dividend, . . .	12,642 39	3,340 96	29,051 16	7,008 39	45,200 14
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	2,000 00	– –	300 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	13,428 00	– –	12,000 00	60,000 00	46,600 00
Amount of Liabilities of Directors, . .	240,681 51	65,881 45	6,417 21	16,797 33	25,671 37

* "An interest dividend on the stock from the time it was paid in, to April 1, 1861."

	PITTSFIELD—Con.	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.
	Pittsfield.	Housatonic.	Neponset.	Dedham.	Blue Hill.
DUE FROM THE BANK.					
Capital Stock,	$500,000 00	$200,000 00	$100,000 00	$300,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	169,865 00	55,450 00	55,565 00	98,373 00*	46,830 00
Bills in circulation of denomination less than five dollars,	36,008 00	14,891 00	17,242 00	24,952 00	10,263 00
Net profits on hand,	22,302 88	5,060 35	21,582 30	36,745 83	318 92
Balances due to other banks,	15,311 82	5,193 94	5,891 10	26 10	5,441 98
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	132,878 46	61,321 39	22,605 16	57,103 97	46,858 82
Cash deposited, bearing interest,	– –	– –	– –	6,627 62	– –
Total amount due from the bank,	876,366 16	341,916 68	222,885 56	523,828 52	259,712 72
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	27,843 35	11,820 06	5,586 60	25,930 86	16,629 17
Real Estate,	13,767 14	6,500 00	– –	– –	– –

Bills of banks in this and of the other New England States,	958 00†	2,577 00	6,707 78	2,070 00	3,612 00
Balances due from other banks,	3,000 00	3,000 00	– –	3,446 61	2,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	118,108 57	22,305 75	645 02	15,004 63	– –
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	712,689 10	295,713 87	209,946 16‡	477,376 42	237,471 55
Total amount of the Resources of the bank,	876,366 16	341,916 68	222,885 56	523,828 52	259,712 72
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3 per cent., 15,000 00 October, 1861, 3 per cent., 15,000 00	– – October, 1861, 3 per cent., 6,000 00	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00	Nov. 1860, 4 per cent., 12,000 00 May, 1861, 4 per cent., 12,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	17,886 23	4,282 31	20,738 66	39,496 84	355 38
Amount of Debts due to the bank, secured by pledge of its stock,	5,800 00	1,100 00	200 00	1,786 00	1,800 00
Amount of Debts due and not paid, and considered doubtful,	– –	15,000 00	350 00	8,810 35	7,042 57
Amount of Liabilities of Directors,	240,575 94	3,606 93	38,544 45	48,163 00	23,330 17

* In 1816 issued bills of the denomination of $6. † "And New York." ‡ "$10,000 United States Loan."

	DORCHESTER—Con.	QUINCY.		RANDOLPH.	ROXBURY.
	Mattapan.	Mt. Wollaston.	Quincy Stone.	Randolph.	People's.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Bills in circulation of the denomination of five dollars and upwards,	41,620 00	25,500 00	50,560 00	49,165 00	47,035 00
Bills in circulation of denomination less than five dollars,	17,414 00	10,064 00	12,639 00	17,289 00	14,195 00
Net profits on hand,	10,505 50	9,120 25	17,513 12	47,690 28	13,740 58
Balances due to other banks,	– –	500 00	– –	– –	4,118 00
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	47,217 94	56,886 30	38,434 23	73,998 26	91,509 53
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	216,757 44	252,070 55	269,146 35	338,142 54	320,598 11
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	8,744 76	5,345 66	5,927 02	17,158 43	20,671 25
Real Estate,	6,000 00	– –	5,892 53	– –	– –

Bills of banks in this and of the other New England States, ...	– –	546 00	1,074 12	414 00	4,110 00
Balances due from other banks, . . .	10 00	7,500 00	– –	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	12,057 59	3,520 22	15,411 79	16,936 49	– –
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded debts of every description, excepting the balances due from other banks, .	189,945 09	235,158 67	240,840 89	303,633 62	295,816 86
Total amount of the Resources of the bank, .	216,757 44	252,070 55	269,146 35	338,142 54	320,598 11
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 5 per cent., 7,500 00 October, 1861, 5 per cent., 7,500 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	9,444 38	8,088 90	16,000 00	45,257 81	13,740 58
Amount of Debts due to the Bank, secured by pledge of its stock, ...	800 00*	1,000 00	1,875 00	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	616 21	12,043 41	10,192 00	7,330 40	1,762 00
Amount of Liabilities of Directors, . .	5,840 26	26,900 00	30,000 00	– –	783 49

* "On 10 shares."

	ROXBURY—Con.	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.
	Rockland.	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.	Fairhaven.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$150,000 00	$150,000 00	$100,000 00	$300,000 00
Bills in circulation of denomination of five dollars and upwards,	67,830 00	46,475 00	34,525 00	16,610 00	27,015 00
Bills in circulation of denomination less than five dollars,	25,853 00	17,160 00	14,119 00	8,567 00	10,492 00
Net profits on hand,	15,536 77	28,750 41	5,753 63	18,284 59	11,794 61
Balances due to other banks,	– –	– –	– –	2,740 76	923 30
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	186,304 49	30,614 79	6,427 23	10,311 79	66,487 05
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	445,524 26	273,000 20	210,824 86	156,514 14	416,711 96
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	15,279 00	14,388 69	9,939 50	3,231 58	11,441 13
Real Estate,	– –	6,000 00	1,000 00	7,500 00	3,000 00

Bills of banks in this and of the other New England States,	14,146 77	3,189 00	132 00	2,508 26	662 00
Balances due from other banks,	– –	– –	– –	– –	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	52,306 37	5,877 39	9,656 24	5,316 75	26,029 71
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	363,792 12	243,545 12	190,097 12	137,957 55	372,579 12
Total amount of the Resources of the bank,	445,524 26	273,000 20	210,824 86	156,514 14	416,711 96
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00	– – – –	April, 1861, 3 per cent., 3,000 00 October, 1861, 3 per cent., 3,000 00	– – – –
Amount of Reserved Profits at the time of declaring the last dividend,	14,374 80	25,095 93	– –	17,796 49	1,651 83
Amount of Debts due to the bank, secured by pledge of its stock,	3,200 00*	– –	– –	– –	3,600 00
Amount of Debts due and not paid, and considered doubtful,	925 00	13,276 02	16,416 44	12,000 00	45,401 36
Amount of Liabilities of Directors,	18,161 00	25,301 32	21,524 70	42,797 60	65,195 81

* "On 40 shares."

	FALL RIVER.				NEW BEDFORD.
	Fall River.	Massasoit.	Metacomet.	Wamsutta.	Bedford Commercial.
DUE FROM THE BANK.					
Capital Stock,	$350,000 00	$200,000 00	$600,000 00	$100,000 00	$600,000 00
Bills in circulation of denomination of five dollars and upwards,	95,550 00	48,920 00	89,780 00	19,140 00	122,305 00
Bills in circulation of denomination less than five dollars,	16,547 00	7,257 00	19,361 00	13,588 00	19,433 00
Net profits on hand,	52,776 97	20,687 76	26,479 37	6,431 46	26,524 89
Balances due to other banks,	933 25	311 48	3,338 19	67 90	123,284 14
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	71,118 64	45,448 33	112,226 82	13,812 74	174,103 15
Cash deposited bearing interest,	– –	– –	– –	– –	8,000 00
Total amount due from the bank,	586,925 86	322,624 57	851,185 38	153,040 10	1,073,650 18
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	20,266 07	10,280 93	10,514 72	3,950 59	13,274 13
Real Estate,	8,000 00	– –	– –	– –	16,800 00

Bills of banks in this, and of the other New England States,	2,020 00	6,016 21	3,013 66	1,706 20*	4,191 65
Balances due from other banks,	4,489 68	– –	– –	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	36,642 53	5,737 95	55,811 35	7,648 67	131,821 48
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	515,507 58	300,589 48	781,845 65	139,734 64	907,562 92
Total amount of the Resources of the bank,	586,925 86	322,624 57	851,185 38	153,040 10	1,073,650 18
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 14,000 00 October, 1861, 4 per cent., 14,000 00	January, 1861, 3½ per cent., 7,000 00 July, 1861, 3½ per cent., 7,000 00	January, 1861, 3½ per cent., 21,000 00 July, 1861, 3 per cent., 18,000 00	January, 1861, 3 per cent., 3,000 00 – –	April, 1861, 3½ per cent., 21,000 00 October, 1861, 3½ per cent., 21,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	51,023 58	16,211 23	44,349 16	2,480 67	24,147 42
Amount of Debts due to the bank, secured by pledge of its stock,	5,250 00	– –	9,750 00	– –	– –
Amount of Debts due and not paid, and considered doubtful,	– –	6,000 00	– –	20,458 92†	797 93
Amount of Liabilities of Directors,	119,424 00	121,978 39	297,744 45	75,383 55	253,133 47

* Including balances due.

† "Of which $4,927.54 is deemed good."

	NEW BEDFORD—Con.			TAUNTON.	
	Marine.	Mechanics'.	Merchants'.	Bristol County.	Machinists'.
DUE FROM THE BANK.					
Capital Stock,	$600,000 00	$600,000 00	$600,000 00	$500,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	192,575 00	118,360 00	201,950 00	99,540 00	74,730 00
Bills in circulation of denomination less than five dollars,	35,395 00	21,786 00	30,395 00	47,494 00	42,860 00
Net profits on hand,	41,166 29	29,514 52	92,722 85	48,577 03	11,523 48
Balances due to other banks,	18 66	– –	6,197 33	1,414 08	948 67
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	217,879 14	147,006 59	271,249 49	116,425 44	64,455 36
Cash deposited bearing interest,	8,000 00	8,000 00	8,000 00	5,500 00	5,000 00
Total amount due from the bank,	1,095,034 09	924,667 11	1,210,514 67	818,950 55	399,517 51
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	21,861 18	16,810 68	24,054 58	16,026 13	8,299 73
Real Estate,	11,283 00	9,000 00	6,000 00	10,000 00	– –

Bills of banks in this and of the other New England States,	1,565 00	916 00	471 00	6,486 24	1,511 23
Balances due from other banks,	2,413 69	21 16	4,678 97	– –	15,519 75
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	84,950 42	30,532 58	113,365 91	23,174 30	17,016 14
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	972,960 80	867,386 69	1,061,944 21	763,263 88	357,170 66
Total amount of the Resources of the bank,	1,095,034 09	924,667 11	1,210,514 67	818,950 55	399,517 51
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 21,000 00	April, 1861, 3 per cent., 18,000 00	April, 1861, 4 per cent., 24,000 00	April, 1861, 4 per cent., 14,000 00*	April, 1861, 3 per cent., 6,000 00
	October, 1861, 3½ per cent., 21,000 00	October, 1861, 3 per cent., 18,000 00	October, 1861, 4 per cent., 24,000 00	October, 1861, 4 per cent., 19,000 00†	October, 1861, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	43,575 48	27,015 95	89,789 85	46,523 36	10,073 21
Amount of Debts due to the bank, secured by pledge of its stock,	300 00	475 00	1,400 00	500 00	– –
Amount of Debts due and not paid, and considered doubtful,	7,006 04	15,192 00	7,655 00	5,000 00	10,000 00
Amount of Liabilities of Directors,	96,756 94	113,832 50	122,258 03	21,195 23	28,379 11

* On $350,000 capital.

† On $475,000 capital.

	TAUNTON—Con.	ABINGTON.	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.
	Taunton.	Abington.	Hingham.	North Bridgewater.	Old Colony.
DUE FROM THE BANK.					
Capital Stock,	$400,000 00	$150,000 00	$140,000 00	$100,000 00	$210,000 00
Bills in circulation of denomination of five dollars and upwards,	122,290 00	40,230 00	75,020 00	42,925 00	92,270 00
Bills in circulation of denomination less than five dollars,	50,808 00	15,224 00	18,731 00	15,714 00	23,003 00
Net profits on hand,	79,655 71	29,855 28	8,771 12	30,318 09	13,766 39
Balances due to other banks,	2,976 78	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	217,343 75	24,310 91	33,272 98	31,539 08	48,229 00
Cash deposited bearing interest,	– –	– –	– –	– –	12,198 51
Total amount due from the bank,	873,074 24	259,620 19	275,795 10	220,496 17	399,466 90
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	22,447 99	6,662 23	9,579 46	6,945 56	6,683 67
Real Estate,	11,000 00	6,000 00	13,230 77	– –	2,500 00

Bills of banks in this, and of the other New England States, ...	1,975 00	2,305 00	803 41	2,914 00	4,051 83
Balances due from other banks, . . .	1,014 96	5,000 00	2,068 41	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	45,340 72	15,893 87	16,265 30	13,203 44	30,116 62
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	791,295 57	223,759 09	233,847 75	197,433 17	356,114 78
Total amount of the Resources of the bank, .	873,074 24	259,620 19	275,795 10	220,496 17	399,466 90
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 4 per cent., 16,000 00 October, 1861, 4 per cent., 16,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 3½ per cent., 4,900 00 October, 1861, 3 per cent., 4,200 00	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00	April, 1861, 3½ per cent., 7,350 00 October, 1861, 3 per cent., 6,300 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	76,315 00	25,000 00	6,641 81	25,000 00	12,124 82
Amount of Debts due to the bank, secured by pledge of its stock, ...	2,800 00	1,370 00	900 00	– –	1,325 00
Amount of Debts due and not paid, and considered doubtful, ...	380 84	10,600 00	3,050 00	10,988 10	10,700 00
Amount of Liabilities of Directors, . .	2,590 41	26,300 00	38,400 00	4,003 50	26,256 30

	PLYMOUTH—Con.	WAREHAM.	FALMOUTH.	HARWICH.
	Plymouth.	Wareham.	Falmouth.	Bank of Cape Cod.
DUE FROM THE BANK.				
Capital Stock,	$150,000 00	$100,000 00	$100,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	69,640 00	28,950 00	39,020 00	109,730 00
Bills in circulation of denomination less than five dollars,	17,879 00	12,296 00	5,902 00	30,112 00
Net profits on hand,	7,511 66	17,171 43	3,002 23	12,808 07
Balances due to other banks,	– –	277 94	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	46,220 28	60,799 13	2,780 72	32,404 12
Cash deposited bearing interest,	425 66	– –	– –	– –
Total amount due from the bank,	291,676 60	219,494 50	150,704 95	335,054 19
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	6,804 92	5,538 11	5,292 26	8,257 15
Real Estate,	2,500 00	5,000 00	4,300 00	3,625 81

Bills of banks in this and of the other New England States, ...	3,648 55	4,781 00	1,049 00	2,163 00
Balances due from other banks, . . .	7,500 00	– –	– –	30,982 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	31,906 68	9,119 44	2,805 04	3,000 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	239,316 45	195,055 95	137,258 65	287,026 23
Total amount of the Resources of the bank, .	291,676 60	219,494 50	150,704 95	335,054 19
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00	January, 1861, 3 per cent., 3,000 00 July, 1861, 3 per cent., 3,000 00	October, 1861, 3 per cent., 3,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3½ per cent., 5,250 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	6,392 34	16,792 71	3,528 62	11,812 40
Amount of Debts due to the bank, secured by pledge of its stock, ...	1,000 00	400 00	1,550 00	4,239 00
Amount of Debts due and not paid, and considered doubtful, ...	2,500 00	10,000 00	1,000 00	2,500 00
Amount of Liabilities of Directors, . .	20,522 64	600 00	17,650 00	15,550 00

	PROVINCETOWN.	YARMOUTH.	EDGARTOWN.	NANTUCKET.
	Provincetown.	Barnstable.	Martha's Vineyard.	Pacific.
DUE FROM THE BANK.				
Capital Stock,	$100,000 00	$350,000 00	$100,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	82,585 00	226,115 00	62,095 00	60,330 00
Bills in circulation of denomination less than five dollars,	13,911 00	34,067 00	16,038 00	13,206 00
Net profits on hand,	2,856 20	35,909 33	20,300 64	42,688 39
Balances due to other banks,	– –	– –	– –	– –
Cash deposited, including all sums whatsoever, due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	56,219 16	33,287 08	78,935 55	121,504 49
Cash deposited bearing interest,	– –	– –	– –	– –
Total amount due from the bank,	255,571 36	679,378 41	277,369 19	437,728 88
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	5,958 63	29,362 39	3,413 44	14,671 32
Real Estate,	3,500 00	5,500 00	5,000 00	10,000 00

Bills of banks in this and of the other New England States, ...	386 00	46 00	345 00	4,112 00
Balances due from other banks, . . .	– –	1,000 00	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	67,601 13	59,083 94	93,396 04	109,799 09
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	178,125 60	584,386 08	175,214 71	299,146 47
Total amount of the Resources of the bank, .	255,571 36	679,378 41	277,369 19	437,728 88
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3 per cent., 3,000 00	April, 1861, 4 per cent., 14,000 00 October, 1861, 4 per cent., 14,000 00	April, 1861, 3 per cent., 3,000 00 October, 1861, 3 per cent., 3,000 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	2,295 67	33,228 30	19,519 45	42,217 70
Amount of Debts due to the bank, secured by pledge of its stock, ...	4,286 00	2,840 00	– –	3,000 00
Amount of Debts due and not paid, and considered doubtful, ...	3,000 00	15,776 90	900 00	14,500 00
Amount of Liabilities of Directors, . .	15,209 00	49,739 93	43,018 40	4,637 79

AGGREGATES.

	36 incorporated Banks in Boston.	6 organized under General Law.	Aggregates of 42 Banks in Boston.	139 Banks out of Boston.*	Aggregates of 181 Banks in the Commonwealth.
DUE FROM THE BANKS.					
Capital Stock,	$34,531,700 00	$3,700,000 00	$38,231,700 00	$29,112,500 00	$67,344,200 00
Bills in circulation of denomination of five dollars and upwards,	4,912,537 50	472,785 00	5,385,322 50	10,078,850 00	15,464,172 50
Bills in circulation of denomination less than five dollars,	962,626 50	164,678 00	1,127,304 50	2,925,829 75	4,053,134 25
Net profits on hand,	2,893,428 47	101,173 84	2,994,602 31	2,907,995 89	5,902,598 20
Balances due to other banks,	7,418,097 98	168,867 21	7,586,965 19	413,561 05	8,000,526 24
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,	22,587,958 51	1,731,751 60	24,319,710 11	8,366,693 16	32,686,403 27
Cash deposited bearing interest,	753,739 94	225,590 24	979,330 18	290,978 30	1,270,308 48
Total amount due from the banks,	74,060,088 90	6,564,845 89	80,624,934 79	54,096,408 15	134,721,342 94
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	6,740,635 04	387,001 09	7,127,636 13	1,749,556 88	8,877,193 01
Real Estate,	880,751 66	– –	880,751 66	745,653 04	1,626,404 70

Bills of banks in this, and of the other New England States, ...	3,426,526 90	223,347 16	3,649,874 06	401,056 68	4,050,930 74
Balances due from other banks, . . .	4,204,310 68	169,347 87	4,373,658 55	419,368 36	4,793,026 91
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,†	– –	– –	– –	4,334,959 20	4,334,959 20
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	58,807,864 62	5,785,149 77	64,593,014 39	46,445,813 99	111,038,828 38
Total amount of the Resources of the banks, .	74,060,088 90	6,564,845 89	80,624,934 79	54,096,408 15	134,721,342 94
Amount of Dividends since the last annual returns, with dates, (for rates see next page,)	April, 1861, 1,227,234 00 October, 1861, 1,119,234 00	April, 1861, 103,000 00 October, 1861, 109,000 00	April, 1861, 1,330,234 00 October, 1861, 1,222,234 00	April, 1861, 1,027,985 73 October, 1861, 935,100 00	April, 1861, 2,358,219 73 October, 1861, 2,157,334 00
Amount of Reserved Profits at the time of declaring the last dividends, . . .	2,593,491 63	75,946 60	2,669,438 23	2,718,663 99	5,388,102 22
Amount of Debts due to the banks, secured by pledge of their stock, ...	316,513 47	156,198 69	472,712 16	364,970 34	837,682 50
Amount of Debts due and not paid, and considered doubtful, ...	799,716 60	58,333 75	858,050 35	956,042 45	1,814,092 80
Amount of Liabilities of Directors, . .	5,092,060 65	366,966 66	5,459,027 31	6,152,534 46	11,611,561 77
Amount of stocks deposited with the Auditor,‡	– –	1,451,400 00	1,451,400 00	75,265 47	1,526,665 47

* Including Banks in *South* Boston, required to be classed with Banks out of Boston—and Harvard Bank, in Cambridge, organized under General Law.
† This question refers only to Banks out of Boston.
‡ This question refers only to Banks organized under the General Law.

STATEMENT OF DIVIDENDS—1861.

Average dividend of 41 Banks in Boston—not including those in South Boston—paid in April on $37,931,700 capital, was $3\frac{51}{100}$ per cent.

Average dividend of 41 Banks in Boston—not including those in South Boston—paid in October on $37,731,700 capital, was $3\frac{24}{100}$ per cent.

Average dividend of 133 Banks out of Boston—including those in South Boston—paid in April on $27,412,500 capital, was $3\frac{31}{100}$ per cent.

Average dividend of 131 Banks out of Boston—including those in South Boston—paid in October on $27,287,500 capital, was $3\frac{42}{100}$ per cent.

Average dividend of 174 Banks in the Commonwealth, paid in April on $65,344,200 capital, was $3\frac{58}{100}$ per cent.

Average dividend of 172 Banks in the Commonwealth, paid in October on $65,019,200 capital, was $3\frac{32}{100}$ per cent.

By authority of Acts of the legislature of 1861, the Capital Stock of the Bristol County Bank, in Taunton, was increased from $350,000 to $500,000; the Essex, in Haverhill, from $100,000 to $200,000.

The Lee, Wrentham, and Fairhaven Banks, representing a capital of $750,000, made no dividends in 1861. The Continental, in Boston, Harvard, in Cambridge, Housatonic, in Stockbridge, and the Falmouth, representing a capital of $800,000, made none in April; and the Atlantic, in Boston, Village, in Danvers, Mercantile, in Salem, Central, in Worcester, Agricultural, in Pittsfield, and the Wamsutta, in Fall River, representing a capital of $1,550,000, none in October.

STATEMENT OF DIVIDENDS—1860.

Average dividend of 38 Banks in Boston—not including those in South Boston—paid in April on $35,620,000 capital, was $3\frac{58}{100}$ per cent., and of 40 Banks paid in October on $36,831,700 capital, $3\frac{71}{100}$ per cent.

Average dividend of 135 Banks out of Boston—including those in South Boston—paid in April on $28,237,500 capital, was $3\frac{75}{100}$ per cent., and of 136 Banks paid in October on $28,362,500 capital, $3\frac{78}{100}$ per cent.

Average dividend of 173 Banks in the Commonwealth, paid in April on $63,857,500 capital, was $3\frac{74}{100}$ per cent., and of 176 Banks paid in October on $65,194,200 capital, $3\frac{74}{100}$ per cent.

The following Table shows the Aggregates of Banks in 1860.

	36 incorporated Banks in Boston.	4 organized under General Law.	Aggregates of 40 Banks in Boston.	138 Banks out of Boston.*	Aggregates of 178 Banks in the Commonwealth.
DUE FROM THE BANKS.					
Capital Stock,	$34,531,700 00	$3,200,000 00	$37,731,700 00	$28,750,350 00	$66,482,050 00
Bills in circulation of denomination of five dollars and upwards,	6,334,279 50	465,570 00	6,799,849 50	13,242,893 00	20,042,742 50
Bills in circulation of denomination less than five dollars,	1,123,835 50	160,895 00	1,284,730 50	3,685,272 00	4,970,002 50
Net profits on hand,	3,324,894 30	84,282 37	3,409,176 67	2,951,362 44	6,360,539 11
Balances due to other banks,	7,978,983 69	533,791 05	8,512,774 74	447,905 77	8,960,680 51
Cash deposited, including all sums whatsoever due from banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,	17,718,195 95	1,410,569 99	19,128,765 94	9,145,828 99	28,274,594 93
Cash deposited bearing interest,	1,308,837 02	154,699 75	1,463,536 77	508,390 96	1,971,927 73
Total amount due from the banks,	72,320,725 96	6,009,808 16	78,330,534 12	58,732,003 16	137,062,537 28
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	4,642,388 39	268,911 45	4,911,299 84	1,656,588 04	6,567,887 88
Real Estate,	881,881 17	4,000 00	885,881 17	713,931 59	1,599,812 76

Bills of banks in this and of the other New England States, ...	4,974,601 76	266,285 03	5,240,886 79	522,789 70	5,763,676 49
Balances due from other banks, . . .	3,252,709 49	169,096 96	3,421,806 45	544,919 79	3,966,726 24
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,†	– –	– –	– –	4,177,459 23	4,177,459 23
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	58,569,145 15	5,301,514 72	63,870,659 87	51,116,314 81	114,986,974 68
Total amount of the Resources of the banks, .	72,320,725 96	6,009,808 16	78,330,534 12	58,732,003 16	137,062,537 28
Amount of Dividends since the last annual returns, with dates, (for rates see page 83,) .	April, 1860, 1,208,500 00 October, 1860, 1,273,434 00	April, 1860, 68,000 00 October, 1860, 94,000 00	April, 1860, 1,276,500 00 October, 1860, 1,367,434 00	April, 1860, 1,058,160 00 October, 1860, 1,070,895 00	April, 1860, 2,334,660 00 October, 1860, 2,438,329 00
Amount of Reserved Profits at the time of declaring the last dividends, . . .	2,663,274 90	44,912 02	2,708,186 92	2,665,607 58	5,373,794 50
Amount of Debts due to the banks, secured by pledge of their stock, ...	158,289 00	5,850 00	164,139 00	219,543 00	383,702 00
Amount of Debts due and not paid, and considered doubtful, ...	90,100 55	300 00	90,400 55	260,643 77	351,044 32
Amount of Liabilities of Directors, . .	4,922,367 17	533,046 46	5,455,413 63	6,180,150 62	11,635,564 25
Amount of stocks deposited with the Auditor,‡	– –	757,400 00	757,400 00	– –	757,400 00

* Including Banks in *South* Boston, required to be classed with Banks out of Boston.

† This question refers only to Banks out of Boston.

‡ This question refers only to Banks organized under the General Law.

CONDITION

OF THE

INSTITUTIONS FOR SAVINGS

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1861.

	BOSTON.				CHELSEA.
	Franklin Institution for Savings.	Provident Institution for Savings.	Suffolk Savings Bank.	East Boston Savings Bank.	Chelsea Savings Bank.
Number of Depositors,	207	29,324	9,346	2,088	1,203
Amount of Deposits,	$20,494 13	$6,539,732 21	$2,812,942 93	$150,705 31	$92,902 83
Public Funds,	10,165 50	631,390 00	368,100 00	– –	4,812 50
Loans on public funds,	– –	17,000 00	50,000 00	– –	– –
Bank Stock,	– –	992,180 00	365,175 00	47,947 70	24,529 50
Loans on bank stock,	– –	32,650 00	5,000 00	13,000 00	– –
Deposits, in banks, bearing interest,	10,204 44	350,000 00	90,000 00	1,696 00	– –.
Loans on railroad stock,	– –	2,975 00	– –	– –	– –
Invested in real estate,	– –	51,500 00	–	– –	– –
Loans on mortgage of real estate,	– –	2,555,020 00	1,252,800 00	68,418 75	51,675 00
Loans to county, or town,	– –	665,200 00	– –	900 00	2,700 00
Loans on personal security,	– –	1,693,650 00	904,034 16	21,520 00	1,500 00
Cash on hand,	386 17	123,651 77	14,644 57	3,984 20	6,372 13

Rate and amount of ordinary Dividend for last year, ...	– –	4 per cent., 257,196 72	4 per cent., 108,571 45	5 per cent., 6,923 09	5 per cent., – –
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	New Bank.*	8 per cent.	3 years, 4 per ct.	2 years, 5 per ct.	2 years, 5 per ct.
Annual Expenses of the institution, . .	– –	21,175 11	10,673 54	729 00	476 97

Franklin Savings Bank.—Public Funds—United States treasury notes and interest, 7 3-10 Loan, $5,068; Massachusetts Loan, 6 per cent. and interest, $5,097.50.
Deposit in Bank bearing interest—Continental Bank, $10,204.44.

Provident Institution for Savings.—Public Funds—Massachusetts scrip, $282,390; United States scrip, 349,000.
Loans on Public Funds are—Massachusetts scrip, $8,000; City of Albany scrip, 9,000.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlantic, $21,500; Atlas, 45,000; Boston, 35,000; Columbian, 42,800; City, 31,500; Eagle, 45,000; Globe, 31,500; Granite, 34,000; Hamilton, 32,500; Hide and Leather, 10,000; Massachusetts, 22,500; Merchants', 100,000; Market, 36,400; New England, 23,900; North, 30,700; Revere, 20,000; State, 39,480; Suffolk, 30,000; Shoe and Leather Dealers', 50,000; Tremont, 67,400; Union, 31,200; Washington, 33 700; Webster, 188,100.
Loans on Bank Stock are—20 shares Atlas, 10 shares Eagle, and 7 shares Boylston, $3,150; 12 shares Union, 1,000; 47 shares Woburn, 3,500; 100 shares Tremont, 9,000; 45 shares Mechanics', 4,000; 30 shares Dedham, 2,500; 50 shares Suffolk, 4,500; 20 shares Faneuil Hall, 30 shares Market, and 18 shares Framingham, 5,000.
Deposits in Banks bearing interest—Atlas, $100,000; Shawmut, 50,000; Tremont, 100,000; Union, 100,000.
Loan on Railroad Stock is—35 shares Nashua and Lowell, $2,975.

Suffolk Savings Bank.—Public Funds—United States treasury notes, $61,500; United States scrip, 29,000; Massachusetts State scrip, 111,600; City of Boston scrip, 140,000; City of Roxbury scrip, 26,000.
Loans on Public Funds are—11 United States treasury notes, $5,000 each, $50,000.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Market, $10,500; Atlas, 31,600; Washington, 15,000; Hamilton, 10,000; State, 10,500; Shoe and Leather Dealers', 10,000; Granite, 12,700; Revere, 20,000; Bay State, 13,125; Shawmut, 10,000; City, 15,000; Commerce, 20,000; Hide and Leather, 10,000; Union, 10,000; Merchants', 48,300; Columbian, 35,000; Massachusetts, 5,000; Webster, 37,500; Railroad, 3,750; New England, 1,100; Eagle, 36,100.
Loan on Bank Stock is—70 shares Suffolk, $5,000.
Deposit in Bank bearing interest is—Columbian, $90,000.

East Boston Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 27 shares Merchants', $2,771.87; 30 shares Webster, 3,000; 25 shares National, 2,500; 100 shares Maverick, 10,000; 40 shares Howard, 4,065; 20 shares Traders', 2,027.50; 31 shares North, 3,150; 25 shares Eagle, 2,733.33; 20 shares Granite, 2,175; 2 shares Exchange, 230; 50 shares Bank of North America, 5,000; 50 shares Bank of Commerce, 5,145; 50 shares Bank of the Republic, 5,150.
Loans on Bank Stock are—75 shares Exchange, $7,500; 10 shares Blackstone, 800; 10 shares Maverick, 500; 30 shares Bank of the Republic, 2,700; 14 shares Shoe and Leather Dealers', 1,500.
Deposit in Bank bearing interest—Maverick, $1,696
Loan to County or Town is—Town of Winthrop, $900.

Chelsea Savings Bank.—Public Funds—United States bonds, $5,000 6 per cent., cost $4,812.50.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 30 shares Tradesman's, $2,870; 10 shares North, 1,014.50; 20 shares Howard, 1,925; 20 shares Eliot, 2,050; 10 shares Bank of Commerce, 1,022.50; 20 shares National, 2,025; 24 shares Exchange, 3,022.25; 10 shares Bank of North America, 1,037.50; 20 shares Boylston, 2,387; 28 shares Atlas, 3,010; 8 shares Suffolk, 1,050; 28 shares Eagle, 3,115.75.

* Commenced operations July 1, 1861.

	ANDOVER.	DANVERS.	GLOUCESTER.	HAVERHILL.	LAWRENCE.
	Andover Savings Bank.	Danvers Savings Bank.	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.
Number of Depositors,	1,427	1,443	834	3,729	2,114
Amount of Deposits,	$336,059 47	$281,437 30	$127,814 26	$797,008 46	$375,447 25
Public Funds,	10,000 00	13,575 00	–	21,000 00	30,000 00
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	73,000 00	85,966 67	75,437 33	241,000 00	125,900 00
Loans on bank stock,	3,250 00	5,722 00	– –	68,900 00	4,775 00
Deposits, in banks, bearing interest,	1,783 41	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	2,200 00	– –
Invested in real estate,	938 60	– –	– –	– –	– –
Loans on mortgage of real estate,	170,117 56	98,396 38	34,860 00	434,950 00	125,161 00
Loans to county, or town,	11,350 00	28,000 00	13,500 00	14,800 00	6,500 00
Loans on personal security,	64,210 00	53,009 93	1,800 00	3,250 00	97,610 00
Cash on hand,	1,409 90	*	2,728 65	10,908 46	9,587 36

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 14,583 62	5 per cent., 14,078 20	5 per cent., 5,865 39	5 per cent., 38,083 40	4 per cent., 13,681 88
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	5 per cent.	1 year, 5 per ct.	– –	2 years, 5 per ct.	4 years, 4 per ct.
Annual Expenses of the institution, . .	600 00	750 00	392 79	1,592 91	818 00

Andover Savings Bank.—Public Funds—United States bonds, 7 3-10 per cent., $10,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Andover, $11,000; Bay State, 7,500; Blackstone, Boston, 6,000; Webster, 5,000; Granite, 6,000; Safety Fund, 2,500; Bank of the Republic, 15,000; Merchants', Boston, 5,000; Revere, 15,000.

Loans on Bank Stock are—25 shares Andover, $2,250; 17 shares Union, Haverhill, 1,000.

Deposit in Bank, bearing interest,—is Andover, $1,783.41.

Danvers Savings Bank.—Public Funds—United States 6 per cent. loan, 1881, par $15,000, cost $13,575.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Village, $14,800; Washington, 6,000; Tremont, 1,500; Exchange, 8,000; National, 5,000; Bank of North America, 2,200; Bank of Commerce, 8,000; Rockport, 1,000; Warren, 5,600; Commercial, 666.67; Naumkeag, 500; Asiatic, 18,000; Howard, 4,500; Revere, 10,000; Cape Ann, 200.

Loans on Bank Stock are—75 shares Village, $5,422; 4 shares Warren, 300.

Cape Ann Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 98 shares Gloucester, $10,480.50; 44 shares Tremont, 4,366; 45 shares Village, 4,686.33; 41 shares Exchange, 4,185.70; 50 shares Safety Fund, 5,030; 30 shares Bank of Commerce, 3,015.25; 7 shares Merchants', 711 25; 12 shares Atlas, 1,248; 5 shares Webster, 512.50; 50 shares Bank of Republic, 5,020; 81 shares Rockport, 8,559.50; 37 shares Shawmut, 3,972.88; 50 shares Blackstone, 5,106.25; 10 shares Globe, 1,100; 16 shares Freeman's, 1,720; 20 shares Howard, 2,000; 35 shares National, 3,560.50; 40 shares Atlantic, 4,260; 26 shares Eagle, 2,760.17; 31 shares Bank of Cape Ann, 3,142.50.

Haverhill Savings Bank.—Public Funds—United States 6 per cent. stock, $20,000; 5 per cent., 1,000.

The Bank Stock is owned as follows;—(Rendered at par value.) Andover, $3,200; Atlas, 10,000; Bank of Republic, 15,000; Bay State, 1,500; Blackstone, 10,000; Columbian, 4,000; Eagle, 4,000; Essex, 16,700; Exchange, 14,000; Faneuil Hall, 4,000; Haverhill, 24,000; Howard, 10,000; Malden, 10,000; Maverick, 10,000; Merrimack, 14,550; National, 20,000; North, 10,000; Bank of North America, 20,000; Safety Fund, 5,000; Shoe and Leather Dealers', 800; Shawmut, 10,000; State, 600; Traders', 10,000; Union, Haverhill, 3,650; Webster, 10,000.

Loans on Bank Stock are—Abington, $300; Atlas, 9,900; Bank of Republic, 1,000; Blackstone, 450; Essex, 11,100; Exchange, 4,200; Faneuil Hall, 1,050; Haverhill, 10,250; Malden, 6,300; Mechanics', Boston, 14,300; Merrimack, 700; National, 3,450; Union, Haverhill, 5,900.

Loan on Railroad Stock is—Boston and Maine, $2,200.

Essex Savings Bank.—Public Funds—Massachusetts 6 per cent. scrip, $5,000; United States 6 per cent. scrip, 25,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 220 shares Bay State, $16,000; 150 shares Webster, 15,000; 75 shares Merchants', 7,500; 60 shares Tremont, 6,000; 20 shares Shawmut, 2,000; 60 shares Suffolk, 6,000; 10 shares Union, 1,000; 50 shares Atlas, 5,000; 150 shares Revere, 15,000; 100 shares Safety Fund, 10,000; 50 shares Howard, 5,000; 18 shares Maverick, 1,800; 50 shares Hide and Leather, 5,000; 76 shares Bank of Commerce, 7,600; 75 shares Bank of North America, 7,500; 150 shares Bank of Republic, 15,000.

Loans on Bank Stock are—83 shares Bay State Bank, 5 shares Pemberton Bank, $4,775.

* "Due Village Bank on overdraft, $3,232.68."

	LYNN.	NEWBURYPORT.	ROCKPORT.	SALEM.	SALISBURY.
	Lynn Institution for Savings.	Institution for Savings in Newburyport and its Vicinity.	Rockport Savings Bank.	Salem Savings Bank.	Provident Institution for Savings in the towns of Salisbury and Amesbury.
Number of Depositors,	1,989	6,430	361	9,600	1,873
Amount of Deposits,	$305,352 49	$1,642,510 70	$30,881 68	$2,166,361 26	$346,840 34
Public Funds,	– –	60,445 00	– –	168,669 37	36,000 00
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	45,700 00	639,398 00	22,244 50	259,161 80	98,295 00
Loans on bank stock,	17,160 00	4,810 00	1,440 00	49,100 00*	150 00
Deposits, in banks, bearing interest,	21,900 00	7,031 00	– –	18,772 65	7,500 00
Loans on railroad stock,	– –	– –	– –	– –	150 00
Invested in real estate,	– –	3,000 00	– –	– –	4,900 00
Loans on mortgage of real estate,	153,604 00	437,022 45	7,663 53	405,455 07	71,401 00
Loans to county, or town,	48,800 00	267,600 00	– –	523,595 48	34,100 00
Loans on personal security,	26,176 00	199,852 08	– –	732,150 59	103,500 00
Cash on hand,	1,081 14	13,231 84	414 07	9,456 30	10,789 99

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 14,987 55	6 per cent, 94,103 00	5 per cent., 1,481 66	5 per cent., 103,588 00	6 per cent., 20,110 12
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	2 years, 5 per cent.	1½ yrs., 6 per cent	3½ yrs. 5½ per cent.	5 yrs., 6½ per cent.	6 years, 6 per cent.
Annual Expenses of the institution, . .	650 61	2,720 95	75 00	4,156 37	475 00

Lynn Institution for Savings.—The Bank stock is owned as follows:—(Rendered at par value.) 100 shares Lynn Mechanics', $10,000; 50 shares Laighton, 5,000; 50 shares City, Lynn, 5,000; 67 shares Columbian, Boston, 6,700; 50 shares Suffolk, 5,000; 50 shares Hide and Leather, 5,000; 50 shares New England, 5,000; 20 shares Shoe and Leather Dealers', 2,000; 20 shares Exchange, 2,000.

Loans on Bank Stock are—82 shares Laighton, $6,700; 43 shares Lynn Mechanics', 3,340; 30 shares City, Lynn, 2,450; 10 shares Exchange, Boston, 900; 20 shares Shoe and Leather Dealers', 470; 10 shares Hide and Leather, 900; 5 shares Worcester, 400; 22 shares Woburn, 2,000.

Deposit in Bank is—Lynn Mechanics', $21,900.

Institution for Savings in Newburyport and Vicinity.—Public Funds—Massachusetts, $12,000; Maine, 15,000; United States, 33,445.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlas, $50,000; Atlantic, 12,200; Blackstone, 2,300; Boston, 11,850; City, 10,800; Columbian, 30,000; Bank of Commerce, 24,400; Eagle, 24,200; Eliot 2,400; Exchange, 10,000; Faneuil Hall, 12,900; Freeman's, 13,500; Globe, 8,300; Granite, 29,600; Hamilton, 10,000; Hide and Leather, 10,000; Howard, 10,000; Market, 11,970; Massachusetts, 8,250; Maverick, 16,300; Merchants', 24,200; New England, 10,000; North, 16,300; Bank of North America, 4.500; Revere, 22.000; Safety Fund, 10,000; Shawmut, 15,000; Shoe and Leather Dealers', 15.600; State, 6,180; Suffolk, 2,200; Traders', 24,100; Tremont, 36,200; Union, 20,800; Washington, 35,300; Webster, 12,200; Mechanics', 21,500; Merchants', 43,098; Ocean, 5,250; Gloucester, 6,000.

Loans on Bank Stock are—4 shares Ocean, $160; 13 shares Mechanics', Newburyport, 1,000; 32 shares Union, Haverhill, 2,750; 10 shares Grand, Marblehead, 900.

Deposit in Bank bearing interest is—Ocean, $7,031.

Loan on 25 shares Fifty Associates, $25,000—included in "Loans on Personal Security."

NOTE.—Included in the "Loans on Personal Security," above, is annuity in Trust in Massachusetts Hospital Life Insurance Company, $5,902.13; Loans to Corporations, $21,930, and Loans on Pledge of Stocks, $9,317.84.

Rockport Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) 48 shares Rockport, $4,844.50; 4 shares Gloucester, 400; 10 shares Village, 1,000; 21 shares Bank of Cape Ann, 2,100; 10 shares Howard, 1,000; 15 shares National, 1,500; 15 shares Webster, 1,500; 15 shares Bank of Commerce, 1,500; 12 shares Tremont, 1,200; 6 shares Granite, 600; 16 shares Blackstone, 1,600; 10 shares Revere, 1,000; 30 shares Bank of Republic, 3,000; 10 shares Hide and Leather, 1,000.

"Part of the Rockport Bank Stock was taken from the Loan account. The amount will be reduced as soon as it can be done for the interest of the institution. It is now worth about par."

Salem Savings Bank.—Public Funds—United States 5 per cent. scrip, $50,000; United States 6 per cent., 40,000; Ohio 6 per cent. scrip, 78,669.37.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Exchange, $4,133.33; Marblehead, 2,000; Asiatic, 7.470; Commercial, 3,200; Columbian, 28,000; City, 10,500; Salem, 2,700; Beverly, 625; Merchants', 40,533.47; Bank of Commerce, 60,000; Tremont, 15,000; North, 20,000; Revere, 30,000; Hide and Leather, 15.000; Safety Fund, 20,000.

Loans on Bank Stock are—Asiatic, Bank of Commerce and National, $5,000; Exchange, Boston, and Rockland, 4,500; Laighton, 9,700; Shoe and Leather Dealers', 1,400; Merchants', 3,500; Marblehead, and Grand, 5,000.

Deposit in Bank bearing interest is—Merchants', $18,772.65.

Loan to Bank is—Danvers, $20,000.

Provident Institution for Savings in the Towns of Salisbury and Amesbury.—Public Funds—Massachusetts, $15.000; Maine, 5,000; City of Boston, 5,000; Roxbury, 5,000; Augusta, 4,000; Portland, 1,000; Gardiner, 1,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 25 shares Eliot, Boston, $2,500; 15 shares Atlantic, 1,500; 40 shares Webster, 4,000; 20 shares Maverick, 2,000; 15 shares New England, 1,500; 50 shares Hide and Leather, 5,000; 35 shares Columbian, 3,500; 25 shares Union, 2,500; 37 shares Tremont, 3,700; 43 shares Boston, 2,150; 25 shares Globe, 2,500; 25 shares Shoe and Leather Dealers', 2,500; 20 shares Howard, 2,000; 35 shares Eagle, 3,500; 45 shares Merchants', Boston, 4,500; 12 shares Granite, 1,200; 37 shares Shawmut, 3,700; 13 shares Faneuil Hall, 1,300; 38 shares Suffolk, 3,800; 40 shares Bank of Commerce, 4,000; 52 shares State, 3,120; 10 shares City, 1,000; 30 shares Blackstone, Boston, 3,000; 20 shares Boylston, 2,000; 50 shares Exchange, Boston, 5,000; 50 shares Atlas, 5,000; 18 shares Traders', 1,800; 50 shares Revere 5,000; 20 shares Bank of the Republic, 2,000; 15 shares Safety Fund, 1,500; 45 shares Bay State, Lawrence, 3,375; 42 shares Railroad, Lowell, 3,150; 50 shares Powow River, Salisbury, 5,000.

Loan on Bank Stock is—2 shares Powow River, $150.

Deposit in Bank bearing interest is—Powow River, $7,500, included in cash on hand.

Loan on Railroad Stock is—on 2 shares of the Boston and Maine Railroad, $150.

* Loans on Bank Stock include $20,000 loaned to Danvers Bank.

	CAMBRIDGE.	CAMBRIDGEPORT.	CHARLESTOWN.	CONCORD.	FRAMINGHAM.
	Savings Institution in Cambridge.	Cambridgeport Savings Bank.	Warren Institution for Savings.	Middlesex Institution for Savings.	Framingham Savings Bank.
Number of Depositors,	1,643	676	4,482	2,384	1,082
Amount of Deposits,	$360,434 11	$119,805 19	$1,295,017 22	$639,292 28	$212,244 87
Public Funds,	– –	– –	10,000 00	45,000 00	2,500 00
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	17,400 00	17,095 33	40,179 00	202,360 00	52,700 00
Loans on bank stock,	4,600 00	– –	2,775 00	14,300 00	31,327 00
Deposits, in banks, bearing interest,	– –	*	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	3,800 00	– –
Invested in real estate,	– –	– –	68,000 00	– –	1,500 00
Loans on mortgage of real estate,	266,051 02	57,177 44	821,054 00	303,314 25	99,166 50
Loans to county, or town,	10,000 00	14,500 00	116,796 42	26,885 00	13,050 00
Loans on personal security,	58,687 00	31,500 00	220,135 00	42,713 00	10,900 00
Cash on hand,	3,696 09	1,532 42	12,218 99	8,245 74	2,252 19

Rate and amount of ordinary Dividend for last year, ...	5 per cent., – –	4 per cent., 3,854 59	4 per cent., 45,128 37	4 per cent., 24,121 43	5 per cent., 9,660 37
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	——, 7 per ct.	3 years, 4 per ct.	– –	1 year, 4 per ct.	——, 5 per ct.
Annual Expenses of the institution, . .	1,275 00	310 00	3,982 22	1,500 00	150 00

Savings Institution in Cambridge.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Bank of Commerce, $2,044; 7 shares Cambridge, 630; 25 shares Charles River, 2,526; 22 shares Lechmere, 2,200; 50 shares Revere, 5,000; 50 shares Continental, 5,000.

Loans on Bank Stock are—20 shares Merrimac, Haverhill, 10 shares City, Boston, and 1 share Union, Boston, $2,300; 20 shares Fitchburg, 300; 25 shares New England, 2,000.

Cambridgeport Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 40 shares Cambridge, $4,175; 40 shares Eliot, 3,995.33; 25 shares Webster, 2,525; 14 shares Cambridge City, 1,400; 50 shares Harvard, 5,000.

Warren Institution for Savings.—Public Funds—Massachusetts 6 per cent. stock $10,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares City, $1,980; 114 shares Bunker Hill, 11,552; 49 shares Shoe and Leather Dealers', 5,233; 30 shares State, 1,815; 35 shares Market, 2,765; 68 shares Eagle, 6,834; 100 shares Hide and Leather, 10,000.

Loans on Bank Stock are—33 shares Railroad, and 4 shares Bunker Hill, $2,175; 13 shares Bunker Hill, 600.

Middlesex Institution for Savings.—Public Funds—United States Loan of 1868, $40,000; treasury notes, 7 3-10, 5,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Grocers' Bank, Boston, $2,800; Hide and Leather 4,800; Safety Fund, 2,800; Blackstone, 5,000; Revere, 15,000; National, 10,000; Webster, 15,000; Merchants', 20,000; City, 10,000; State, 9,960; Eagle, 15,000; Hamilton, 1,400; Granite, 2,500; Columbian, 6,700; Shoe and Leather Dealers', 10,000; Traders', 2,500; Bank of Commerce, 15,000; Tremont, 7,500; Bank of North America, 7,500; Shawmut, 5,000; Faneuil Hall, 5,000; Eliot, 10,000; Howard, 7,500; Concord, 10,000; Framingham, 500; Lowell, 900.

Loans on Bank Stock are—20 shares Concord Bank, and 15 shares Fitchburg Railroad, $2,300; 20 shares Prescott, and 12 shares Fitchburg Railroad, 2,000; 100 shares Boston, 37 shares Webster, and 22 shares Shoe and Leather Dealers', 10,000.

Loans on Railroad Stock are—41 shares Fitchburg, $2,800; 20 shares Fitchburg, and 11 shares Western, 1,000.

Framingham Savings Bank.—Public Funds—United States scrip, $2,500.

The Bank Stock is owned as follows:—(Rendered at par value.) Bank of Commerce, $5,000; Eliot, 5,200; Framingham, 2,000; Granite, 2,000; Howard, 5,000; Hide and Leather, 7,000; Maverick, 2,000; Bank of the Republic, 6,000; Safety Fund, 16,000; Traders', 1,000; Webster, 1,500.

Loans on Bank Stock are—$16,800 on 20 shares Exchange, 49 shares Eliot, 24 shares Framingham, 10 shares Granite, 10 shares Traders', 38 shares Safety Fund, 10 shares Hide and Leather, and 27 shares Bank of Commerce; 327 on 5 shares Granite; 400 on 5 shares Framingham; 2,500 on 35 shares Framingham; 1,000 on 15 shares Framingham; 2,700 on 30 shares Bank of the Metropolis; 7,000 on 60 shares Bank of the Metropolis and 18 shares Milford, 600 on 6 shares Bank of Brighton, and 5 shares Cambridge Market.

* "Temporary Loan *due to* Cambridge Bank, on interest, $2,000."

	LOWELL.			MALDEN.	MARLBOROUGH.
	City Institution for Savings.	Lowell Institution for Savings.	Mechanics' Savings Bank.	Malden Savings Bank.	Marlborough Savings Bank.
Number of Depositors,	5,867	4,585	172	134	84
Amount of Deposits,	$1,684,990 51	$1,147,919 06	$31,287 00	$11,787 22	$4,742 00
Public Funds,	78,700 00	95,000 00	20,995 00	2,000 00	100 00
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	264,675 00	262,360 00	2,183 50	505 00	– –
Loans on bank stock,	26,000 00	1,000 00	– –	– –	– –
Deposits, in banks, bearing interest,	72,000 00	268,000 00	– –	1,130 06	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	20,334 06	– –	– –	– –
Loans on mortgage of real estate,	749,535 33	146,500 00	2,600 00	6,150 40	3,250 00
Loans to county, or town,	344,675 00	354,725 00	– –	2,000 00	500 00
Loans on personal security,	147,200 00	– –	4,000 00	– –	800 00
Cash on hand,	2,205 18	– –	1,694 21	– –	92 00

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 76,756 44	4 per cent., 43,411 98	New Bank.	5 per cent., – –	5 per cent., 60 63
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	3 years, 5 per ct.	——, 4 per ct.	– –	– –	– –
Annual Expenses of the institution, . .	3,126 17	2,900 00	– –	125 00	25 00

City Institution for Savings.—Public Funds—United States 6 per cent. bonds of 1881, $46,700; United States 7 3-10 per cent. treasury notes, 32,000.

The Bank Stock is owned as follows:—Appleton, $20,000; Prescott, 13,500; Wamesit, 10,000; Railroad, 900; Tremont, 15,200; Boylston, 4,000; Shawmut, 5,000; Exchange, 5,000; Granite, 14,400; Blackstone, 15,000; National, 14,100; Eliot, 5,000; Webster, 10,500; Atlas, 12,000; Hide and Leather, 5,000; Howard, 500; Safety Fund, 25,000; Revere, 25,000; Bank of Commerce, 16,500; Bank of North America, 19,200; Bank of the Republic, 20,000; Pemberton, 5,000; Bay State, 1,875; Bunker Hill, 2,000.

Loans on Bank Stock are—10 shares Prescott, and 10 shares Appleton, $1,500; 15 shares Wamesit, and 10 shares Bunker Hill, 1,800; 10 shares Bank of North America, 20 shares Webster, and 46 shares Atlas, 6,700; 35 shares Safety Fund, 3,000; 34 shares Abington, 3,000; 117 shares Appleton, 10,000.

Deposits in Banks bearing interest are—Appleton Bank, $20,000; Wamesit, 30,000; Bank of Commerce, 22,000.

Lowell Institution for Savings.—Public Funds—Loan to United States, $95,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Eagle, $53,600; Lowell, 16,300; Bank of Commerce, 23,000; Granite, 21,600; Bank of North America, 20,000; Columbian, 15,600; Globe, 15,000; New England, 14,600; Traders', 14,000; State, 12,960; City, 12,000; Hamilton, 12,000; Market, 9,100; Bunker Hill, 7,000; Tremont, 5,000; Railroad, 5,100; Boston, 4 500.

Loans on Bank Stock are—$1,000 on 12 shares Lowell Bank.

Deposits in Banks bearing interest are—Bank of Commerce, $65,000; Mutual Redemption, 88,000; National, 50,000; Traders', 65,000.

Mechanics' Savings Bank, in Lowell.—Public Funds—$14,000 United States coupon 5 per cent. bonds of 1874; 10,000 United States 7 3-10 per cent. treasury notes.

The Bank Stock is owned as follows:—(Rendered at market value.) Webster Bank, Boston, $2,183 50.

Malden Savings Bank.—Public Funds—United States 7 3-10 stock, $2,000.

The Bank Stock is owned as follows:—(Rendered at market value.) Malden Bank, $505.

Deposit in Banks bearing interest—Banks not specified, $1,130.06.

Marlborough Savings Bank.—Public Funds, $100; not specified.

	NEWTON.	WALTHAM.	CLINTON.	FITCHBURG.	LANCASTER.
	Institution for Savings in the town of Newton.	Waltham Savings Bank.	Clinton Savings Bank.	Fitchburg Savings Bank.	Lancaster Savings Bank.
Number of Depositors,	194	1,004	422	3,558	1,236
Amount of Deposits,	$22,646 55	$168,190 73	$69,839 29	$710,330 67	$251,340 20
Public Funds,	– –	– –	– –	5,000 00	9,350 00
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	5,000 00	9,492 00	– –	130,800 00	47,500 00
Loans on bank stock,	– –	– –	7,000 00	6,040 00	10,085 00
Deposits, in banks, bearing interest,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	15,136 00	129,717 80	27,400 00	352,838 40	141,850 90
Loans to county, or town,	1,000 00	6,000 00	5,000 00	71,500 00	5,000 00
Loans on personal security,	3,075 00	29,450 00	30,800 00	181,779 38	40,274 67
Cash on hand,	*	†	6,140 69	11,845 92	‡

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 1,058 60	5 per cent., 7,939 64	5 per cent., 3,403 49	5 per cent., 34,518 65	5 per cent., 12,002 62
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	2 years, 5 per ct.	3 years, 5 per ct.	5 years, 7 per ct.	5 years, 7 per ct.	——, 5 per ct.
Annual Expenses of the institution, . .	82 00	300 00	245 69	925 00	315 00

Institution for Savings in the Town of Newton.—The Bank Stock is owned as follows:—(Rendered at par value.) Bank of Brighton, $600; Newton, 1,100; Revere, 2,000; Waltham, 800; Harvard, 1,000.
Loan to County or Town is—Town of Newton, $1,000.

Waltham Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Waltham, $3,992; Newton, 500; Revere, 5,000.

Clinton Savings Bank.—No Public Funds or Bank Stock.
Loans on Bank Stock are—Lancaster, $4,500; Souhegan, New Hampshire, 250.

Fitchburg Savings Bank.—Public Funds—United States treasury notes, $5,000.
The Bank Stock is owned as follows:—(Rendered at par value.) Fitchburg, $10,000; Rollstone, 10,000; Quinsigamond, 3,000; City, Worcester, 10,000; Atlas, 5,000; Bank of North America, 3,000; North, 9,000; Webster, 9,200; National, 10,000; Revere, 10,000; Safety Fund, 16,600; Howard, 10,000; Merchants', 25,000.
Loans on Bank Stock are—62 shares Fitchburg, $5,590; 5 shares Townsend, 450.

Lancaster Savings Bank.—Public Funds—"United States 6 per cent., $10,000, cost $9.350."
The Bank Stock is owned as follows:—(Rendered at par value.) 50 shares Lancaster, 75 shares City, Lynn, 50 shares Cambridge Market, 50 shares Bank of Commerce, 50 shares Bank of the Republic, 50 shares Eliot, 50 shares Granite, 50 shares Howard, and 50 shares Webster, $47.500.
Loan on Bank Stock is—Lancaster, $10,085.
Loan to County or Town is—County of Worcester, $5,000.

* "None; $696.76 due Treasurer."

† "Overdrawn; due Treasurer, $4,305.18."

‡ "Amount overdrawn at Lancaster Bank, $744.78."

	MILFORD.	MILLBURY.	N. BROOKFIELD.	SOUTHBRIDGE.	WINCHENDON.
	Milford Savings Bank.	Millbury Savings Bank.	North Brookfield Savings Bank.	Southbridge Savings Bank.	Winchendon Savings Bank.
Number of Depositors,	650	250	272	986	350
Amount of Deposits,	$80,774 39	$39,424 88	$21,631 19	$175,238 21	$40,769 38
Public Funds,	– –	– –	– –	24,400 00‡	2,000 00
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	12,024 00	14,915 00	5,400 00	15,000 00	12,000 00
Loans on bank stock,	14,005 00	– –	– –	18,510 00	– –
Deposits, in banks, bearing interest,	– –	– –	– –	7,100 00	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	25,866 00	22,425 00	6,900 00	53,550 00	12,418 59
Loans to county, or town,	11,000 00	– –	1,945 00	13,700 00	2,700 00
Loans on personal security,	21,477 00	3,800 00	6,610 00	47,620 00	8,535 96
Cash on hand,	*	†	800 98	4 95	2,999 99

Rate and amount of ordinary Dividends for last year, ...	5 per cent., – –	5 per cent., 1,677 07	5 per cent., – –	5 per cent., 7,904 60	5 per cent., 1,780 41
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	4 years, 5 per ct.	2 years, 5 per ct.	2 years, 5 per ct.	3 years, 5 per ct.	2 years, 5 per ct.
Annual Expenses of the institution, . .	250 00	125 00	100 00	508 25	60 00

Milford Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 30 shares Milford, $3,216; 27 shares Hopkinton, 2,808; 43 shares Hide and Leather, 4,300; 10 shares Howard, 1,000; 7 shares Webster, 700.
Loan on Bank Stock is—175 shares Milford, $14,005.

Millbury Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Worcester, $615; Quinsigamond, 2,529; Central, 3,210; Citizens', 620; Bank of Commerce, 1,057.50; Atlas, 2,140; National, 1,032.50; Oxford, 634.50; Millbury, 3,076.50.

North Brookfield Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) 4 shares Hampshire Manufacturers', Ware, $400; 20 shares Safety Fund, 2,000; 10 shares Eliot, 1,000; 20 shares Bank of the Republic, 2,000.

Southbridge Savings Bank.—Public Funds—Massachusetts State scrip, $20,000; United States 6 per cent., 5,000.
The Bank Stock is owned as follows:—(Rendered at par value.) 10 shares Merchants', Boston, $1,000; 7 shares New England, 700; 18 shares Washington, 1,800; 115 shares Southbridge, 11,500.
Loans on Bank Stock are—198 shares Southbridge, $16,350; 20 shares Southbridge, and 4 shares Leicester, 2,160.
Deposit in Bank bearing interest is—Southbridge, $7,100.

Winchendon Savings Bank.—Public Funds—$2,000 in treasury notes, "7 3-10 Loan."
The Bank Stock is owned as follows:—(Rendered at par value.) 50 shares Rollstone, $5,000; 20 shares Merchants', Boston, 2,000; 16 shares Safety Fund, 1,600; 34 shares Mechanics', Boston, 3,400.

* "Balance due to Milford Bank, $515.28."

† "Owe Millbury Bank, $493.11."

‡ Rendered at cost to Bank.

	WORCESTER.		NORTHAMPTON.	WARE.	CHICOPEE.
	Worcester County Institution for Savings.	Worcester Mechanics' Savings Bank.	Northampton Institution for Savings.	Ware Savings Bank.	Chicopee Savings Bank.
Number of Depositors,	12,204	2,704	1,066	1,542	406
Amount of Deposits,	$2,704,736 88	$696,744 28	$168,926 39	$332,964 83	$66,976 36
Public Funds,	98,000 00	40,000 00	9,738 00	4,406 25	– –
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	560,170 00	104,200 00	32,000 00	106,000 00	3,090 00
Loans on bank stock,	32,595 00	57,600 00	9,860 00	18,770 00	– –
Deposits, in banks, bearing interest,	49,006 96	22,201 76	– –	– –	– –
Loans on railroad stock,	5,000 00	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	1,485,722 27	349,737 00	60,901 83	91,771 22	37,530 00
Loans to county, or town,	269,500 40	6,000 00	1,250 00	19,300 00	– –
Loans on personal security,	257,858 07	156,209 78	53,729 60	93,551 52	24,500 00
Cash on hand,	5,171 43	96	4,486 92	2,430 06	4,056 99

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 126,503 18	5 per cent., 32,006 03	5 per cent., 7,618 05	5 per cent., - -	5 per cent., 2,865 97
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	3 years, 5 per ct.	——, 5 per ct.	3½ yrs., 5 per ct.	1 year, 5 per ct.	2 years, 5 per ct.
Annual Expenses of the institution, . .	4,703 04	1,500 00	692 80	1,250 00	225 00

Worcester County Institution for Savings.—Public Funds—United States treasury notes, $78,000; State of Vermont scrip, 20,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Atlantic, $5,400; Atlas, 25,000; Blackstone, 5,000; Boston, 1,000; Bank of Commerce, 22,800; Bank of the Republic, 12,000; Bank of North America, 3,800; City, Boston, 20,800; Columbian, 5,000; Continental, 5,000; Eagle, 8,800; Exchange, 2,000; Freeman's, 6,900; Globe, 1,500; Granite, 19,900; Hamilton, 10,000; Howard, 10,000; Market, 2,030; Massachusetts, 10,000; Merchants', Boston, 20,000; National, 10,000; New England, 18,300; North, 4,000; Revere, 25,000; Safety Fund, 25,000; Shawmut, 10,000; Shoe and Leather Dealers', 1,200; State, 10,140; Traders', 12,500; Tremont, 3,700; Union, 4,100; Washington, 19,000; Webster, 30,000; Central, 34,300; Citizens', 24,800; City, 22,000; Mechanics', 7,000; Blackstone, (Uxbridge,) 1,000; Fitchburg, 5,100; Lancaster, 2,000; Leicester, 4,000; Millbury, 5,100; Oxford, 4,800; Southbridge, 3,000; Worcester, 38,200; Quinsigamond, 16,000; Eliot, 4,000; Hide and Leather, 19,000.

Loans on Bank Stock are—$3,500 on 4,000 Milford; 2,700 on 2,000 Leicester, and 1,000 City, (Worcester); 300 on 800 Suffolk; 2,500 on 3,900 Leicester; 800 on 1,000 Lancaster; 5,000 on 5,500 Tremont; 1,000 on 700 Leicester; 300 Mechanics' and 200 Central; 425 on 500 Quinsigamond; 1,100 on 2,000 Mechanics'; 9,000 on 10,000 Grafton; 270 on 300 City; 5,300 on 2,400 Worcester, and 4,000 Mechanics'; 400 on 500 Lancaster; 300 on 1,000 Worcester.

Deposit in Bank bearing interest is—Worcester, $49,006.96.

Loan on Railroad Stock is—$5,000 on 6,000 Boston and Worcester.

Worcester Mechanics' Savings Bank.—Public Funds—City of Worcester bonds, $20,000; United States treasury notes, 20,000.

The Bank Stock is owned as follows:—Rendered at par value.) Bank of Commerce $12,000; National, 8,500; North, 6,500; Granite, 6,000; Traders', 5,000; Revere, 10,000; City, Worcester, 11,600; Mechanics', Worcester, 27,400; Central, 1,700; Quinsigamond, 1,000; Worcester, 4,500; Grafton, 6,500; Southbridge, 3,500.

Loans on Bank Stock are—Mechanics', 41,540; Central, 6,200; City, 6,800; Grafton, 2,160; Blackstone, Uxbridge, 900.

Deposits in Bank bearing interest—$22,201.76.

Northampton Institution for Savings.—Public Funds—United States coupon bonds, $2,738; United States treasury 7 3-10 notes, 7,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 5 shares Northampton, $500; 10 shares Holyoke, 1,000; 40 shares City, Worcester, 4,000; 20 shares Webster, 2,000; 25 shares State, 1,500; 20 shares Washington, 2,000; 20 shares Granite, 2,000; 30 shares Safety Fund, 3,000; 20 shares Bank of North America, 2,000; 40 shares National, 4,000; 20 shares Shawmut, 2,000; 20 shares Bank of Commerce, 2,000; 20 shares Merchants', 2,000; 20 shares Traders', 2,000; 10 shares Exchange, Boston, 1,000; 10 shares Atlantic, 1,000.

Loans on Bank Stock are—21 shares Holyoke, $1,890; 4 shares Holyoke and 2 shares Conway, 500; 5 shares Hampshire Manufacturers', 3 shares National, and 5 shares Webster, 1,170; 5 shares Union Bank, Boston, 500; 10 shares Holyoke, 900; 5 shares Bank of Commerce, 450; 6 shares Holyoke, 250; 17 shares Northampton, 1,500; 9 shares Revere, and 13 shares Exchange, 1,400; 14 shares Holyoke, 1,300.

Ware Savings Bank.—Public Funds—United States 6 per cent. bonds, $5,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 110 shares Hampshire Manufacturers', $11,000; 100 shares Webster, 10,000; 100 shares Revere, 10,000; 100 shares Merchants', 10,000; 100 shares Safety Fund, 10,000; 100 shares Bank of the Republic, 10,000; 100 shares National, 10,000; 50 shares Granite, 5,000; 50 shares Bank of North America, 5,000; 50 shares North, 5,000; 50 shares Traders', 5,000; 50 shares City, Worcester, 5,000; 30 shares Washington, 3,000; 30 shares Eliot, 3,000; 30 shares Bank of Commerce, 3,000; 10 shares Monson, 1,000.

Loans on Bank Stock are—41 shares Monson, $3,350; 5 shares Revere, 400; 118 shares Ware, 10,550; 26 shares Mechanics', 2,670; 14 shares Ware, and 15 shares Southbridge, 1,400; 5 shares Greenfield, and 5 shares Lancaster, 900.

Chicopee Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 32 shares Cabot, $3,090.

	HOLYOKE.	SPRINGFIELD.		WESTFIELD.	GREENFIELD.
	Holyoke Savings Bank.	Hampden Savings Bank.	Springfield Institution for Savings.	Westfield Savings Bank.	Franklin Savings Institution.
Number of Depositors,	238	1,041	3,698	617	2,488
Amount of Deposits,	$31,338 93	$215,134 58	$862,892 99	$100,931 12	$526,690 57
Public Funds,	1,000 00	15,395 00	40,000 00	– –	117,362 50
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	5,384 50	83,750 50	211,600 00	6,400 00	75,383 75
Loans on bank stock,	– –	4,950 00	22,650 00	8,850 00	6,750 00
Deposits, in banks, bearing interest,	– –	– –	– –	4,000 00	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	18,085 00	58,198 87	481,436 42	32,362 04	161,453 93
Loans to county, or town,	3,400 00	1,200 00	6,000 00	2,000 00	39,700 00
Loans on personal security,	4,610 00	58,800 00	112,115 62	45,355 00	108,210 15
Cash on hand,	– –	485 51	7,861 41	1,964 08	17,830 24

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 1,474 87	5 per cent., 9,960 95	5 per cent., 41,474 99	5 per cent., – –	5 per cent., 22,972 00
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	——, 5 per ct.	3½ yrs., 5 per ct.	2 years, 5 per ct.	3 years, 5⅔ per ct.	4 years, 5 per ct.
Annual Expenses of the institution, . .	164 50	600 00	2,669 80	67 25	1,250 00

Holyoke Savings Bank.—Public Funds—United States 7 3-10 treasury notes, $1,000 The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 17 shares Agawam $1,759.50; 17 shares Hadley Falls, 1,771; 4 shares Westfield, 412; 14 shares John Hancock, 1,442.

Loan to County or Town is—Town of Holyoke, $3,400.

Hampden Savings Bank.—Public Funds—$17,000 United States stock, $15,395.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 10 shares Monson, $1,000; 16 shares Hadley Falls, 1,640; 20 shares Cabot, 2,130; 50 shares Hide and Leather, 5,000; 83 shares Safety Fund, 8,300; 100 shares Revere, 10,000; 40 shares Webster, 4,292; 150 Merchants', Boston, 16,002.50; 88 shares Bank of Commerce, 9,312.89; 5 shares Tremont, 500; 60 shares Bank of the Republic, 6,000; 189 shares Bank of Agawam, 19,574.

Loans on Bank Stock are—5 shares Hadley Falls, and 17 shares Agawam, $2,000; 6 shares Agawam, 500; 12 shares Agawam, 1,000; 10 shares Hadley Falls, 900; 10 shares Pynchon, 150; 5 shares Lee, 400.

Springfield Institution for Savings.—Public Funds—United States 6 per cent. treasury notes, $16,000; United States 5 per cent. bonds, 5,000; State of Vermont 6 per cent. bonds, 15,000; City of Boston 6 per cent. bonds, 4,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 100 shares Springfield, $10,000; 25 shares Chicopee, 2,500; 80 shares Cabot, 8,000; 25 shares Pynchon, 2,500; 50 shares Agawam, 5,000; 19 shares Hadley Falls, 1,900; 17 shares Conway, 1,700; 100 shares Shawmut, 10,000; 120 shares State, 7,200; 30 shares Hamilton, 3,000; 100 shares City, 10,000; 70 shares North, 7,000; 90 shares Tremont, 9,000; 50 shares Traders', 5,000; 40 shares Atlantic, 4,000; 100 shares Bank of Commerce, 10,000; 110 shares Bank North America, 11,000; 20 shares Boston, 1,000; 20 shares Exchange, 2,000; 130 shares Granite, 13,000; 50 shares Merchants', 5,000; 230 shares Atlas, 23,000; 100 shares Howard, 10,000; 30 shares Washington, 3,000; 50 shares Eliot, 5,000; 70 shares Blackstone, 7,000; 66 shares Columbian, 6,600; 75 shares Webster, 7,500; 15 shares Union, 1,500; 50 shares Eagle, 5,000; 67 shares Revere, 6,700; 50 shares Safety Fund, 5,000; 25 shares Freeman's, 2,500.

Loans on Bank Stock are—28 shares Greenfield, $1,500; 5 shares Agawam, 450; 44 shares Pynchon, and 34 shares Springfield, 7,000; 45 shares John Hancock, 4,000; 12 shares John Hancock, 1,000; 20 shares Westfield, 5 shares Chicopee, and 5 shares Springfield, 1,700; 30 shares Cabot, 2,000; 10 shares Hadley Falls, 10 shares Springfield, 2 shares John Hancock, and 45 shares Pynchon, 5,000.

Westfield Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.)—Westfield, $3,700; Hampden, 200; Conway, 2,500.

Loans on Bank Stock are—5 shares Miller's River, $450; 95 shares Westfield, 8,400.

Deposit in Bank bearing interest is—Westfield, $4,000.

Franklin Savings Institution.—Public Funds—$25,000 of United States, cost 25,362.50; treasury notes, 50,000; City of Boston 10,000; State of Vermont, 22,000; Demand Loan to State of Connecticut, 10,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 204 shares Bank of Commerce, $20,810; 65 shares Bank of North America, 6,782.50; 102 shares Webster, 10,273.75; 15 shares Traders', 1,578.75; 166 shares Safety Fund, 16,600; 83 shares Revere, 8,300; 67 shares Merchants', 7,350; 30 shares Hide and Leather, 3,150; 5 shares Faneuil Hall, 538.75.

Loans on Bank Stock are—15 shares Franklin County, $1,350; 55 shares Greenfield, 4,400; 12 shares Shelburne Falls, 1,000.

	ADAMS.	LEE.	PITTSFIELD.	CANTON.	COHASSET.
	North Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.	Canton Institution for Savings.	Cohasset Savings Bank.
Number of Depositors,	327	453	1,016	558	469
Amount of Deposits,	$48,291 05	$55,779 93	$223,108 87	$96,424 17	$105,425 14
Public Funds,	– –	– –	20,000 00	– –	2,000 00
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	9,000 00	11,877 83	81,800 00	5,050 00	30,380 00
Loans on bank stock,	3,200 00	– –	5,100 00	3,000 00	– –
Deposits, in banks, bearing interest,	597 00	– –	*	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	9,225 00	28,050 00	31,076 00	62,057 00	66,175 00
Loans to county, or town,	5,377 98	800 00	10,000 00	2,900 00	9,000 00
Loans on personal security,	21,981 00	15,361 05	74,070 00	24,942 00	– –
Cash on hand,	65 37	– –	2,562 87	– –	1,234 33

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 2,522 13	6 per cent., 3,620 98	5 per cent., 10,675 76	5 per cent., 4,614 71	5 per cent., 5,014 76
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	3 years, 5 per ct.	4 years, 6 per ct.	$4\frac{9}{12}$ yrs., 5 per ct.	$1\frac{1}{2}$ yrs., 5 per ct.	4 years, 5 per ct.
Annual Expenses of the institution, . .	245 63	201 00	554 04	288 77	331 56

North Adams Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) Adams, $4,000; Pittsfield, 3,000; Lee, 2,000.
Loans on Bank Stock are—Adams, $2,000; Pittsfield, 1,200.
Deposit in Bank bearing interest is—Adams, $597.
Loan to County or Town is—Town of Adams, $5,377.98.

Lee Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Lee, $7,344.50; Adams, 4,533.33.
Loan to County or Town is—Town of Lee, $800.

Berkshire County Savings Bank.—Public Funds—United States 5 per cent. coupon bonds, $20,000.
The Bank Stock is owned as follows:—(Rendered at par value.) Howard, $1,200; Hide and Leather, 1,500; Shawmut, 1,500; Blackstone, 2,000; Hadley Falls, 2,000; North, 3,000; Atlantic, 3,000; Pittsfield, 4,000; Cabot, 6,000; National, 7.000; Webster, 8,000; Eagle, 8,000; Bank of Commerce, 8,000; Merchants', 9,000; Lee, 9,600; Revere 8,000.
Loan on Bank Stock is—64 shares Pittsfield, $5,100.

Canton Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at par value.) Neponset, $3,200; North, 1,500; Market, 350.
Loan on Bank Stock is—Neponset, $3,000.

Cohasset Savings Bank.—Public Funds—Roxbury City Loan, $1,000; United States Loan, 1,000.
The Bank Stock is owned as follows:—(Rendered at par value.) Atlas, $2,000; City, 1,000; Blackstone, 1,000; Columbian, 2,000; Eagle, 1,800; Market, 700; Maverick, 1,300; Merchants', 3,000; National, 1,500; North, 1,000; Bank of the Republic, 1,500; Revere, 3,000; Safety Fund, 1,000; Shawmut, 2,400; State, 480; Traders', 1,500; Tremont, 1,700; Union, 1,500; Washington, 1,000; Webster, 1,000.

* "Due Agricultural Bank, $1,500."

	DEDHAM.	DORCHESTER.	QUINCY.	RANDOLPH.	ROXBURY.
	Dedham Institution for Savings.	Dorchester Savings Bank.	Quincy Savings Bank.	Randolph Savings Bank.	Institution for Savings in Roxbury and its Vicinity.
Number of Depositors,	2,553	667	1,192	297	2,377
Amount of Deposits,	$554,011 02	$109,428 17	$253,199 09	$33,390 29	$499,852 11
Public Funds,	– –	2,000 00	– –	882 50	56,672 50
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	33,672 00	24,045 00	39,960 66	10,495 25	131,774 07
Loans on bank stock,	32,445 00	– –	450 00	– –	20,425 00
Deposits, in banks, bearing interest,	6,573 62	– –	– –	– –	10,000 00
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	9,989 75
Loans on mortgage of real estate,	408,016 34	66,700 00	197,468 00	6,900 00	87,750 00
Loans to county, or town,	18,800 00	6,000 00	– –	9,750 00	118,500 00
Loans on personal security,	85,429 78	10,200 00	14,107 05	6,200 00	61,125 00
Cash on hand,	6,573 62	3,768 25	– –	127 94	3,615 79

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 26,992 04	5 per cent., 4,943 80	5 per cent., 12,676 63	5 per cent., 1,580 23	4 per cent., 19,891 66
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	*	3 years, 5 per ct.	1½ yrs., 5 per ct.	"No extra."	1 year, 4 per ct.
Annual Expenses of the institution, . .	1,408 07	567 00	650 00	125 00	2,300 00

Dedham Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Dedham, $12,987.50; Howard, 2,794.50; Blackstone, 2,612.50; Merchants', 1,820; State, 1,451.50; Union, 620; Globe, 1,065; Traders', 1,542.50; People's, 5,930; Bank of Commerce, 2,848.50.

Loans on Bank Stock are—38 shares Suffolk, $3,000; 18 shares Traders', and 5 shares Atlas, 2,000; 145 shares Cochituate, 12,500†; 57 shares Dedham, 5,100; 50 shares Rockland, 4,000; 10 shares Cambridge, 900; 5 shares Newton, 225; 15 shares Boylston, 1,300; 35 shares Exchange, 3,150; 3 shares Eagle, 270.

Deposit in Bank bearing interest is—Dedham, $6,573.62.

Dorchester Savings Bank.—Public Funds—United States 7 3-10 treasury notes, $2,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 25 shares Bank of Commerce, Boston, $2,558.75; 25 shares Bank of the Republic, 2,524; 16 shares Safety Fund, 1,600; 15 shares City, 1,562.25; 17 shares Eagle, 1,772; 10 shares Suffolk, 1,300; 10 shares Hamilton, 1,180; 10 shares Atlas, 1,010; 10 shares State, 625; 5 shares Granite, 495; 5 shares Massachusetts, 1,350; 9 shares Tremont, 1.059.75; 27 shares Revere, 2,792.25; 30 shares Mattapan, 3,095; 11 shares Blue Hill, 1,121.

Loan to County or Town is—Town of Dorchester, $6,000.

Quincy Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 10 shares Grocers', $890; 25 shares National, 2,538.08; 25 shares North, 2,550; 10 shares Eliot, 1,000; 33 shares Merchants', Boston, 3,457.50; 35 shares Traders', 3,555; 50 shares Bank of North America, 5,025; 20 shares Exchange, Boston, 1,975.33; 20 shares Webster, 2,000; 8 shares Washington, 844; 39 shares State, 2,554.50; 10 shares Hide and Leather, 1,000; 25 shares Atlas, 2,606.25; 50 shares Mt. Wollaston, 5,100; 45 shares Quincy Stone, 4,865.

Loan on Bank Stock is—5 shares Exchange, Boston, $450.

Randolph Savings Bank.—Public Funds—$1,000 United States bond. $882.50.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 15 shares Grocers', $1,333.75; 15 shares Bank of North America, 1,538 75; 17 shares Blackstone, Boston, 1,762; 15 shares Eagle, 1,617; 10 shares New England, 1,100; 10 shares Eliot, 1,075; 10 shares Howard, 1,072.50; 10 shares Traders', 996.25.

Institution for Savings in Roxbury and Vicinity.—Public Funds—United States 6 per cent. treasury notes, $20,000; United States 12 per cent. treasury notes, 14,000; United States 5 per cent. bonds, 19,000, cost 16,672.50; State of Maine 6 per cent. bonds, 6,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Traders', $1,970; 30 shares Granite, 3,000; 25 shares Market, 1,750; 34 shares State, 2,010.10; 175 shares Washington, 17,491; 220 shares North, 21,980.47; 40 shares Atlas, 4,000; 20 shares Bank of Commerce, 2,000; 50 shares Atlantic, 5,000; 150 shares Hide and Leather, 15,000; 400 shares Safety Fund, 40,272.50; 100 shares Revere, 10,000; 146 shares People's, 7,300.

Loans on Bank Stock are—22 shares Rockland, $2,000; 9 shares Washington, 800; 11 shares Merchants', and 9 shares Mechanics', 1,650; 23 shares Tradesman's, 2,000; 20 shares Village, 1,800; 15 shares Exchange, 1,350; 28 shares Mechanics', 2,700; 165 shares Peoples', 7,450; 8 shares Shoe and Leather Dealers', 675.

Deposit in Bank bearing interest is—Atlas, $10,000.

Loan to County or Town is—City of Roxbury, $118,500.

* Answer rendered—"For the five years to first of May last, ½ of one per cent." In addition to ordinary dividend of 5 per cent., is probably meant.

† The Institution holds as further collateral, 50 shares of Bates Manufacturing Company Stock and two personal notes for $4,166.67 each.

	WEYMOUTH.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.	NEW BEDFORD.
	Weymouth and Braintree Institution for Savings.	Attleborough Savings Bank.	Fairhaven Institution for Savings.	Fall River Savings Bank.	New Bedford Institution for Savings.
Number of Depositors,	1,312	12	912	6,413	8,654
Amount of Deposits,	$241,229 33	$551 00	$259,804 10	$1,712,557 51	$2,391,902 39
Public Funds,	– –	– –	19,000 00	45,000 00	449,449 50
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	30,300 00	– –	122,000 00	515,762 50	909,972 00
Loans on bank stock,	– –	– –	6,237 50	– –	3,515 00
Deposits, in banks, bearing interest,	– –	– –	– –	– –	32,000 00
Loans on railroad stock,	– –	– –	– –	– –	12,750 00
Invested in real estate,	– –	– –	– –	– –	13,283 00
Loans on mortgage of real estate,	178,669 50	– –	15,329 25	378,246 60	2,329 81
Loans to county, or town,	– –	500 00	20,800 00	15,000 00	107,600 00
Loans on personal security,	35,289 00	– –	75,623 40	734,349 45	797,651 15
Cash on hand,	*	17 96	15,366 36	24,198 96	63,351 93

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 11,887 31	6 per cent., – –	6 per cent., 17,429 06	6 per cent., 99,457 86	6 per cent., 131,649 13
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	2½ yrs., 5 per ct.	– –	"None."	"No extra."	2½ yrs., 6 per ct.
Annual Expenses of the institution, . .	400 00	– –	Not answered.	3,041 47	3,476 91

Weymouth and Braintree Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at par value.) 12 shares North, $1,200; 12 shares Merchants', Boston, 1,200; 50 shares Hide and Leather, 5,000; 27 shares Webster, 2,700; 20 shares National, 2,000; 40 shares Washington, 4,000; 15 shares Exchange, 1,500; 20 shares Bank of the Republic, 2,000; 22 shares Maverick, 2,200; 85 shares Union Bank, Weymouth and Braintree, 8,500.

Attleborough Savings Bank.—Organized, April, 1861.

Fairhaven Institution for Savings.—Public Funds—United States bonds, 6 per cent., $8,000; United States bonds, 5 per cent., 1,000; United States treasury notes, 12 per cent, 4,000; United States treasury notes, 7 3-10 per cent., 6,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Bedford Commercial, New Bedford, $12,000; Merchants', New Bedford, 2,300; Mechanics', New Bedford, 2,300; Marine, 4,300; Fairhaven, 33,800;† Merchants', Boston, 9,200; Eliot, 4,000; Bank of Commerce, 20,100; National, 20,000; North, 4,000; Bank of the Republic, 5,000; Webster, 2,500; Cambridge Market, 2,500.

Loan on Bank Stock is—Fairhaven, $6,237.50.

Fall River Savings Bank.—Public Funds—United States notes, $45,000.

The Bank Stock is owned as follows:—(Rendered at par value.‡) 603 shares Fall River, $52 762.50; 422 shares Massasoit, 42,200; 756 shares Metacomet, 75,600; 100 shares Wamsutta, 10,000; 300 shares Marine, 30,000; 250 shares Bedford Commercial, 25,000; 132 shares Merchants', New Bedford, 13,200; 335 shares Bank of Commerce, 33,500; 300 shares Bank of North America, 30,000; 210 shares Merchants', Boston, 21,000; 200 shares Faneuil Hall, 20,000; 200 shares Washington, 20,000; 275 shares Webster, 27,500; 110 shares Eliot, 11,000; 180 shares Hide and Leather, 18,000; 200 shares Howard, 20,000; 130 shares Granite, 13,000; 330 shares Safety Fund, 33,000; 200 shares Revere, 20,000.

New Bedford Institution for Savings.—Public Funds—United States 6 per cent. scrip, $50,000; rendered at cost, 46,317.50; United States 5 per cent. scrip, 19,000; Massachusetts 5 per cent. scrip, 88,560; rendered at cost, 82,632; Maine 6 per cent. scrip, 50,000; Vermont do. 22,000; New Hampshire do. 19,000; City of New Bedford 6 per cent. scrip, 78,000; Do. do. 5½ per cent. scrip, 32,400; Do. do. 5 per cent. scrip, 64,200; Roxbury 5 per cent. scrip, 19,900; Greenfield 6 per cent. scrip, 5,000; Buckland do. 5,000; Shelburne do. 6,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Eagle Bank, Boston, $12,800; Hide and Leather, 5,000; National, 10,000; Howard, 5,000; Massachusetts, 18,250; Exchange, 2,000; Granite, 24,000; Bank of Commerce, 40,000; Bank of North America, 21,000; Broadway, 8,000; Maverick, 10,000; Bank of the Republic, 25,000; Safety Fund, 20,000; Merchants', 20,000; Eliot, 5,000; Traders', 13,000; Atlas, 24,000; North, 19,000; Union, 2,400; City, 2,700; Hamilton, 5,500; Tremont, 24,600; State, 7,380; Washington, 13,000; Columbian, 23,200; Shawmut, 6,800; Revere, 25,000; Webster, 12,000; Continental, 10,000; Cambridge Market, 10,000; Mattapan, Dorchester, 7,000; Monument, Charlestown, 10,000; Tradesman's Chelsea, 10,000; South Reading, 7,000; Fall River, 17,500; Metacomet, 25 000; Malden, 15,000; Fairhaven, 4,500; Railroad, 6,750; Merchants', New Bedford, 100,000; Marine, 100,000; Mechanics', New Bedford, 100,000; Bedford Commercial, 81,600; 124 shares Grocers' Bank, Boston, valued at $992.

Deposits in Banks bearing interest are—Merchants', New Bedford, $8,000; Marine, 8,000; Mechanics', 8,000; Bedford Commercial, 8,000.

Loans on Bank Stock are—20 Bedford Commercial, $1,350; 15 Mechanics' and 10 Merchants', 1,115; 32 State, 1,050.

Loan on Railroad Stock is—Bond of Pittsfield and North Adams, for $15,000, $12,750.

* "Overpaid by Treasurer, $626.85."

† "At a recent sale of the Stock pledged to the Institution for a Loan, it was judged best to purchase said Stock at the prices it then sold for, rather than hazard a loss on the Loan."

‡ "Bank Stock all rendered at par value. Par value of Fall River Bank is $87.50 per share."

	PAWTUCKET.	TAUNTON.	ABINGTON.	HINGHAM.
	Franklin Savings Bank.	Bristol County Savings Bank.	Abington Savings Bank.	Hingham Institution for Savings.
Number of Depositors,	221	3,020	787	2,451
Amount of Deposits,	$39,564 33	$574,473 81	$134,437 43	$623,360 24
Public Funds,	– –	– –	– –	5,000 00
Loans on public funds,	– –	– –	– –	– –
Bank Stock,	6,400 00	48,338 71	26,082 50	123,720 00
Loans on bank stock,	– –	1,028 40	– –	31,340 00
Deposits, in banks, bearing interest,	– –	7,500 00	– –	– –
Loans on railroad stock,	– –	400 00	– –	12,500 00
Invested in real estate,	– –	8,967 67	– –	3,021 03
Loans on mortgage of real estate,	23,855 70	401,616 85	96,281 00	439,043 00
Loans to county, or town,	5,000 00	21,400 00	4,000 00	16,900 00
Loans on personal security,	6,255 00	87,649 83	11,075 00	1,666 00
Cash on hand,	– –	6,925 70	32 68	250 11

Rate and amount of ordinary Dividend for last year, ...	6 per cent., 2,129 72	5½ per cent., 31,060 38	5 per cent., 6,986 58	5 per cent., 29,913 93
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	——, 6 per cent.	"No extra."	3 years, 5 per ct.	2 years, 5 per ct.
Annual Expenses of the institution, . .	157 33	2,373 37	325 00	1,264 70

15.

Franklin Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 15 shares New England Pacific Bank, Pawtucket, R. I., $750; 73 shares Slater, North Providence, 3,650; 20 shares Bank of the Republic, 2,000.

Bristol County Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 40 shares National, Boston, $4,000; 100 shares Safety Fund, 10,075; 50 shares Fairhaven, 4,927.71; 25 shares Bristol County, 2,562; 258 shares Machinists', 26,774.

Loans on Bank Stock are—3 shares Central Bank, Worcester, $300; 5 shares Bristol County, Taunton, 403.40; 4 shares Machinists', 325.

Deposits in Banks bearing interest are—Machinists', $5,000; Bristol County, 2,500.

Loan on Railroad Stock is—5 shares Western, $400.

Loans to County or Town are—County of Bristol, $16,400; Town of Taunton, 5,000.

Abington Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) National, Boston, $3,045; Eliot, 2,000; Howard, 1,000; Webster, 2,380.50; Hide and Leather, 2,515; Safety fund, 4,000; Bank of the Republic, 3,000; Berkshire, South Adams, 4,040; Abington, 4,102.

Hingham Institution for Savings.—Public Funds—United States treasury notes, $5,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Hingham, $10,500; Weymouth and Braintree, 2,100; Abington, 1,500; North Bridgewater, 1,500; Old Colony, 1,200; Merchants', 10,000; Granite, 5,000; Hamilton, 2,800; Market, 2,520; City, 3,200; Globe, 3,000; Tremont, 6,000; Shoe and Leather Dealers', 5,000; State, 2,400; Union, 5,000; Webster, 3,500; Suffolk, 1,500; Eagle, 10,000; New England, 2,000; Atlas, 5,000; Bank of Commerce, 11,000; Bank of North America, 6,000; Safety Fund, 5,000; Revere, 7,500; Bank of the Republic, 5,000; Atlantic, 2,500; Tradesman's, 3,000.

Loans on Bank Stock are—82 shares Mechanics', $7,250; 40 shares Tradesman's, 3,300; 30 shares Cambridge Market, 2,700; 31 shares Abington, and 15 shares Hide and Leather, 3,800; 20 shares Hingham, and 9 shares Old Colony, 2,000; 30 shares Hingham, and 10 shares Union, 2,790; 15 shares Atlantic, 900; 90 shares Bank of the Republic, 8,000; 5 shares Globe and 2 shares Hamilton, 600.

Loans on Railroad Stock are—122 shares Old Colony and Fall River, 10,000; 30 shares Boston and Maine, 2,500.

	NORTH BRIDGEWATER.	PLYMOUTH.	SCITUATE.	SOUTH SCITUATE.
	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Scituate Savings Bank.	South Scituate Savings Bank.
Number of Depositors,	607	4,607	214	864
Amount of Deposits,	$80,797 36	$878,798 90	$40,887 20	$192,300 82
Public Funds,	2,200 00	34,690 20	1,600 00	– –
Loans on public funds,	– –	– –	– –	– –
Bank Stock,	17,379 25	320,372 92	11,900 00	38,360 00
Loans on bank stock,	– –	25,200 00	– –	170 12
Deposits, in banks, bearing interest,	– –	12,542 64	– –	– –
Loans on railroad stock,	– –	8,800 00	– –	– –
Invested in real estate,	– –	5,128 69	– –	1,575 00
Loans on mortgage of real estate,	41,708 85	336,700 00	26,055 00	139,892 50
Loans to county, or town,	– –	62,937 50	1,970 26	3,000 00
Loans on personal security,	19,737 08	93,188 18	1,107 00	12,084 30
Cash on hand,	2,382 64	13,148 31	428 55	1,082 13

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 4,628 45	5 per cent., 42,665 72	5 per cent., 1,819 37	5 per cent., – –
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	——, 5 per ct.	2½ years, 5 per ct.	4½ years, 5 per ct.	1½ yrs., $5\frac{78}{100}$ per ct.
Annual Expenses of the institution, . .	223 00	2,803 12	"None."	375 00

North Bridgewater Savings Bank.—Public Funds—7 3-10 treasury notes, $2,200.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Revere, $3,500; Granite, 2,510.25; National, 3,060; New England, 663; Brighton, 2,050; Malden, 2,480; Tradesman's, 2,000; Cambridge Market, 1,116.

Plymouth Savings Bank.—Public Funds—$3,000 United States 6 per cent., $2,767.50; 4,000 United States, 6 per cent., 3,962.70; 4,000 United States 7 3-10 per cent., 4,000; £200 Massachusetts 5 per cent., 960; 23,000 Massachusetts 6 per cent., 23,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) State, $12,675; Merchants', 26,700; Plymouth, 16,000; Old Colony, 20,500; Bristol County, 17,300; Hingham, 4,200; Wareham, 1,700; Market, 10,240; Traders', 8,000; City, 8,820; Suffolk, 1,250; North, 800; Massachusetts, 5,000; Granite, 15,000; Tremont, 15,830; Atlantic, 4,331.25; Eagle, 8,666.67; Boston, 4,895; New England, 7,810; Boylston, 3,190; Exchange, 12,190; Abington, 1,500; Bank of Commerce, 14,400; Bank of North America, 9,000; Railroad, 5,600; Globe, 1,100; Freeman's, 1,540; Shawmut, 7,000; Union, 9,180; Atlas, 15,990; Hamilton, 1,150; National, 8,000; Webster, 9,600; Blackstone, 2,400; North Bridgewater, 2,000; Columbian, 4,315; Howard, 2,000; Revere, 8,000; Bank of the Republic, 12,500.

Loans on Bank Stock are—Old Colony, $2,870; Plymouth, 3,760; Plymouth and Old Colony, 6,400; Railroad and Old Colony, 3,500; Merchants', 1,320; Atlantic, 400; Exchange, 200; Abington, 900; Boston, 900; Massachusetts, New England, and Union, 4,950.

Deposits in Banks bearing interest are—Atlas, Boston, $8.994.50; Bristol County Bank, Taunton, 3,000; Revere, Boston, 322.58; Plymouth, 225.56.

Loan on Railroad Stock is—Old Colony and Fall River, $8,800.

Scituate Savings Bank.—Public Funds—Massachusetts bonds 6 per cent., $1,000; United States 7 3-10 per cent. treasury notes, 600.

The Bank Stock is owned as follows:—(Rendered at par value.) 50 shares National, $5,000; 10 shares Merchants', Boston, 1,000; 10 shares North, 1,000; 10 shares Shawmut, 1,000; 10 shares Howard, 1,000; 5 shares Blackstone, Boston, 500; 4 shares Washington, 400; 10 shares Monument, Charlestown, 1,000; 10 shares Plymouth, 1,000.

South Scituate Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value—the Hingham excepted.) Atlantic, $1,000; North, 3,900; Columbian, 3.200; Washington, 1,600; Weymouth and Braintree, 1,000; Union, 1,000; Hingham, 1,960; City, 2,300; Traders', 2,800; Eagle, 2,300; Granite, 1,000; Merchants', 2,000; New England, 1,000; Bank of Commerce, 4,000; Howard, 1,000; Webster, 2,000; Eliot, 500; Massachusetts, 500; Shawmut, 1,000; Globe, 300; Hamilton, 1,000; Revere, 3,000.

Loans on Bank Stock, $170.12.

	WAREHAM.	BARNSTABLE.	PROVINCETOWN.	NANTUCKET.
	Wareham Savings Bank.	Institution for Savings in the Town of Barnstable.	Seamen's Savings Bank.	Nantucket Institution for Savings.
Number of Depositors,	869	2,118	561	1,215
Amount of Deposits,	$198,753 01	$537,679 20	$114,385 39	$345,086 20
Public Funds,	– –	– –	4,375 00	– –
Loans on public funds,	– –	– –	– –	– –
Bank Stock,	94,475 20	140,706 56	26,579 46	98,500 00
Loans on bank stock,	30,068 00	– –	– –	3,980 00
Deposits, in banks, bearing interest,	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	5,500 00	– –	3,000 00
Loans on mortgage of real estate,	31,771 25	201,751 67	47,047 00	157,548 23
Loans to county, or town,	– –	21,299 00	3,476 50	– –
Loans on personal security,	39,299 00	176,313 22	34,233 26	83,234 13
Cash on hand,	2,859 69	3,064 18	2,187 42	1,606 68

Rate and amount of ordinary Dividend for last year, ...	5 per cent., – –	6 per cent., – –	6½ per cent., 4,699 11	5½ per cent., 20,370 14
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	"No extra."	"No extra."	7 years, $7\frac{9}{28}$ per ct. Earnings divided annually.	"None."
Annual Expenses of the institution, . .	581 00	1,050 00	458 30	1,025 00

Wareham Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 68 shares Wareham, $6,730; 66 shares Shoe and Leather Dealers', 6,969.75; 20 shares Revere, 2,000; 116 shares Merchants', Boston, 12,230.95; 50 shares City, Boston, 5,035; 75 shares Shawmut, 7,097.50; 71 shares Eagle, 7,190.75; 40 shares Granite, 4,128.25; 105 shares Boylston, 11,603.50; 57 shares Grocers', 5,057.25; 7 shares Exchange, Boston, 729.75; 65 shares Bank of Commerce, 6,525; 30 shares Atlantic, 3,138.75; 50 shares Webster, 5,041.25; 52 shares Bank of North America, 5,497.50; 20 shares Safety Fund, 2,000; 20 shares Bank of the Republic, 2,000; 15 shares Merchants', New Bedford, 1,500.

Loans on Bank Stock are—5 shares Andover, $450; 81 shares Wareham, 6,690; 50 shares Grocers', 4,328; 55 shares Bank of the Metropolis, 5,000; 163 shares South Reading, 13,600.

Institution for Savings in the Town of Barnstable.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Barnstable, $9,790; Old Colony, 5,000; Bay State, Lawrence, 1,490.81; Revere, 10,000; Safety Fund, 10,000; Granite, 5,000; Washington, 3,700; Blackstone, Boston, 11,200; North, 2,782.50; Bank of Commerce, 10,820; City, 1,804.50; Atlantic, 2,955; Bank of North America, 9,090; Merchants', Boston, 15,637.50; Shawmut, 4,030; National, 5,000; Market, 1,400; Eliot, 5,000; Tremont, 5,965; Union, 3,000; Webster, 5,041.25; Bank of the Republic, 10,000; Bank of the Metropolis, 2,000.

Seamen's Savings Bank.—Public Funds—United States 5 per cent. Indemnity Stock, Texan Indemnity, cost, $4,375.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 40 shares Freeman's, $4,268.21; 25 shares National, 2,500; 11 shares Provincetown, 1,150.25; 10 shares Bank of North America, 1,000; 10 shares City, 1,055; 10 shares Howard, 980; 25 shares Tradesman's, 2,472.50; 6 shares Shawmut, 643.50; 80 shares Bank of the Republic, 8,000; 35 shares Revere, 3,500; 10 shares Granite, 1,010.

Nantucket Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlas, Boston, $5,000; Boston, 1,500; Bank of North America, 9,100; Bank of Commerce, 4,000; Exchange, 3,000; City, 2,000; Eagle, 1,000; Faneuil Hall, 5,000; Merchants', 3,000; New England, 600; Revere, 10,000; Shoe and Leather Dealers', 9,000; State, 5,100; Shawmut, 1,000; Traders', 4,500; Tremont, 3,600; Union, 700; Washington, 2,500; Webster, 7,500; Bedford Commercial, 3,000; Marine, 1,200; Pacific, 16,200.

Loans on Bank Stock are—6 shares Pacific, $400; 2 shares do., 180; 50 shares do., 3,000; 12 shares do., 400.

Five Cents Savings Banks.

	BOSTON.	LYNN.	NEWBURYPORT.	SOUTH DANVERS.	SALEM.
	Boston Five Cents Savings Bank.	Lynn Five Cents Savings Bank.	Newburyport Five Cents Savings Bank.	Warren Five Cents Savings Bank.	Salem Five Cents Savings Bank.
Number of Depositors,	24,800	909	1,874	930	2,493
Amount of Deposits,	$2,781,565 52	$33,825 32	$163,511 98*	$122,505 74	$282,968 91
Public Funds,	288,900 00	4,581 45	10,757 50	10,000 00	69,400 00
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	307,542 00	8,166 50	26,500 63	60,237 41	31,906 58
Loans on bank stock,	76,010 00	– –	– –	– –	11,770 00
Deposits, in banks, bearing interest,	155,828 75	684 37	689 58	– –	5,112 71
Loans on railroad stock,	– –	– –	– –	– –	4,800 00
Invested in real estate,	85,574 25	– –	– –	– –	– –
Loans on mortgage of real estate,	1,662,550 00	18,110 00	74,870 76	42,200 00	108,300 00
Loans to county, or town,	141,800 00	– –	600 00	9,000 00	3,100 00
Loans on personal security,	104,700 00	2,681 00	80,933 80	4,800 00	51,096 69

Cash on hand, ...	1,402 68	– –	1,876 66	1,911 49	440 13
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 122,993 06	5 per cent.,† – –	6 per cent., 5,803 80	4½ per cent., 5,261 01	5 per cent.,† – –
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	2½ yrs., 5 per cent.	Less than one yr.	——, 6 per ct.	1½ yrs., 4⅓ per ct.	"No extra."
Annual Expenses of the institution, . .	12,854 55	175 00	520 00	336 53	1,500 00

Boston Five Cents Savings Bank.—Public Funds—City of Cambridge scrip, $40,000; City of Chelsea scrip, 83,400; City of Boston scrip, 12,000; Fall River, 10,000; State of Maine, 43,500; Vermont, 50,000; United States stocks, 50,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 325 shares Blackstone, $33,340.75; 215 shares Bank of Commerce, 21,526 25; 68 shares Granite, 6,800; 6 shares North, 600; 150 shares National, 15,287.50; 259 shares Tremont, 29,043; 100 shares Rockland, 10,000; 150 shares Washington, 15,000; 89 shares Cambridge Market, 8,885; 125 shares Webster, 12,718.75; 150 shares Howard, 14 540; 250 shares Hide and Leather, 25,000; 100 shares Shawmut, 10,450; 102 shares Merchants', 10,494.50; 147 shares Suffolk, 18,482.25; 250 shares Safety Fund, 25,000; 200 shares Revere, 20,000; 100 shares Bank of the Republic, 10,000; 100 shares Continental Bank, 10,000; 105 shares Maverick, 10,374.

Loans on Bank Stock are—327 shares Hopkinton, and 120 shares Hide and Leather, $38,000; 106 shares Milford, and 10 shares Faneuil Hall, 9,910; 30 shares Dedham, 2,700; 50 shares Tradesman's, and 15 shares Blackstone, 5,850; 134 shares Bank of the Metropolis, 10,000; 20 shares New England, and 3 shares Exchange, 2,000; 10 shares Bank of North America, 850; 45 shares Mechanics', 4,000; 30 shares Newton, 2,700.

Deposits in Banks bearing interest are—Safety Fund, $85,428.16; Hide and Leather, 70,400.59.

Lynn Five Cents Savings Bank.—Public Funds—United States notes 12 per cent., $2,567.45; United States 7 3-10, 2,014.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 10 shares Laighton, $1,000; 35 shares Revere, 3,500; 10 shares Hide and Leather, 1,000; 26 shares City Bank, Lynn, 2,666 50.

["NOTE.—35 Revere is in excess of the recent law. The stock was on hand at the time of the passing of the law, and the increase of deposits in the past warrants the hope and belief that soon 35 shares in any one bank will be legal. This was satisfactorily explained to the Bank Commissioners."]

Deposit in Bank bearing interest is—City, Lynn, $684.37.

Newburyport Five Cents Savings Bank.—Public Stocks—United States Stock Loan of 1861, payable in 1881, 6 per cent., $7,000, cost, 6,202.50. United States 7 3-10 Loan 4,500,—advanced interest, $55.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Merchants', Newburyport, $758.25; 57 shares Ocean, 3,666; 37 shares Mechanics', Newburyport, 4,011; 8 shares Atlantic, 792; 15 shares Atlas, 1,575; 5 shares City, 521.25; 10 shares Bank of Commerce, 1,025; 31 shares Eagle, 3,338.25; 10 shares Eliot, 1,012 50; 1 share Globe, 115.75; 15 shares Hide and Leather, 1,596.25; 5 shares Howard, 491.25; 5 shares Hamilton, 575; 20 shares Maverick, 1,910; 5 shares Merchants', 507.50; 10 shares National, 1,025; 15 shares Bank of the Republic, 1,528.13; 5 shares Shawmut, 531.25; 8 shares Suffolk, 1,000; 5 shares Webster, 521.25.

Deposit in Bank bearing interest is—Institution for Savings, Newburyport, $689.58.

Warren Five Cents Savings Bank.—Public Funds—United States treasury notes, $5,000; Massachusetts State Loan, 5,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 14 shares Warren, $1,421.16; 15 shares Howard, 1,489; 80 shares Exchange, Boston, 9,688.75; 40 shares Webster, 4,125; 10 shares Atlantic, 1,055; 10 shares Suffolk, 1,282.50; 15 shares Shoe and Leather Dealers', 1,575; 63 shares Hide and Leather, 6,250; 14 shares Exchange, Salem, 931; 40 shares Grand, 3,795; 75 shares Asiatic, 2,475; 110 shares Atlas, 11,750; 30 shares Revere, 3,000; 55 shares Eliot, 5,500; 34 shares Blackstone, 3,400; 5 shares Washington, 500; 20 shares Tremont, 2,000.

Salem Five Cents Savings Bank.—Public Funds—United States Loan, $59,400; Massachusetts scrip, 10,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Webster, Boston, $2,082.50; Blackstone, 1,045; Merchants', Boston, 1,092.50; City, 530; North, 3,202; Granite, 1,475; Bank of North America, 516.25; Revere, 2,000; Safety Fund, 2,500; Asiatic, Salem, 561; Exchange, 3,185.58; Mercantile, 1,176; Naumkeag, 4,571.50; Salem, 7,964.50.

Loans on Bank Stock are—20 shares National, 12 shares Merchants', 10 shares Eagle, 4 shares Railroad, $3,970; 30 shares Lowell, 2,700; 10 shares Howard, 900; 12 shares Granite, 5 shares Revere, 7 shares State, 1,900; 23 shares Shoe and Leather Dealers', 2,000; 5 shares Naumkeag, 300.

Deposits in Banks bearing interest are—Naumkeag, $4,655; Webster, 457.71.

Loan on Railroad Stock is—60 shares Boston and Maine, $4,800.

* "Interest and transferred dividends to Balance, $32,716.98," is the note appended to this amount, the construction of which must be assumed. † Amount not stated.

	BRIGHTON.	CHARLESTOWN.	CAMBRIDGE.	LOWELL.
	Brighton Five Cents Saving Bank.	Charlestown Five Cents Savings Bank.	East Cambridge Five Cents Savings Bank.	Lowell Five Cents Savings Bank.
Number of Depositors,	66	1,713	835	3,798
Amount of Deposits,	$558 21	$140,576 58	$97,742 62	$600,171 99
Public Funds,	550 00	– –	– –	29,712 50
Loans on public funds,	– –	– –	– –	– –
Bank Stock,	– –	27,318 25	31,215 83	93,170 00
Loans on bank stock,	– –	1,000 00	– –	47,450 00
Deposits, in banks, bearing interest,	– –	– –	*	60,000 00
Loans on railroad stock,	– –	– –	– –	2,450 00
Invested in real estate,	– –	– –	– –	– –
Loans on mortgage of real estate,	– –	95,000 00	70,275 00	294,365 00
Loans to county, or town,	– –	– –	– –	24,250 00
Loans on personal security,	– –	13,150 00	– –	55,900 00
Cash on hand,	2 63	4,108 33	– –	– –

Rate and amount of ordinary Dividend for last year, ...	New Bank.†	5 per cent., 5,772 65	4 per cent., 3,529 44	5 per cent., 27,072 17
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	– –	Not answered.	1 year, 4 per ct.	Not answered.
Annual Expenses of the institution, . .	– –	129 12	200 00	1,087 94

Brighton Five Cents Savings Bank.—Public Funds—United States treasury notes, 7 3-10 per cent., $550.

Charlestown Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 15 shares Bunker Hill, $1,575; 35 shares Monument, 3,395.50; 20 shares Mattapan, 2,160; 83 shares Safety Fund, 8,300; 14 shares Maverick, 1,341.25; 30 shares Bank of the Republic, 3,000; 12 shares National, 1,162.25; 20 shares Continental, 2,000; 15 shares Market, 1,137; 33 shares Tradesman's, 3,247.25.

Loan on Bank Stock is—25 shares Monument, $1,000.

East Cambridge Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 38 shares Lechmere, $3,876.65; 10 shares Faneuil Hall, 1,090; 23 shares Bank of Republic, 2,320.63; 23 shares Cambridge City Bank, 2,316.05; 20 shares Bank of Commerce, 2,072.50; 20 shares Traders', 2,050; 10 shares Newton, 1,040; 8 shares Bunker Hill, 864; 10 shares National, 1,020; 24 shares Charles River, 2,428.75; 40 shares Howard, 4,110; 10 shares Merchants', 1,050; 15 shares Webster, 1,552.50; 25 shares Revere, 2,533.75; 27 shares Blackstone, 2,891.

* "Due the Lechmere Bank for overdraft, $3,748.21."

Lowell Five Cents Savings Bank.—Public Funds—United States bonds, $4,712.50; United States treasury notes, 25,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 100 shares Bank of Commerce, $10,000; 50 shares Bank of North America, 5,000; 150 shares Bank of the Republic, 15,000; 50 shares Blackstone, 4,970; 50 shares Continental, 5,000; 50 shares Eliot, 5,000; 124 shares Hide and Leather, 12,400; 50 shares National, 5,000; 100 shares Revere, 10,000; 83 shares Safety Fund, 8,300; 50 shares Webster, 5,000; 25 shares Merchants', Lowell, 2,500; 25 shares Prescott, 2,500; 25 shares Wamesit, 2,500.

Loans on Bank Stock are—67 shares Appleton, $5,850; 38 shares Merchants', 3,150; 154 shares Prescott, 13,100; 33 shares Wamesit, 2,500; 128 shares Railroad, 6,600; 3 shares Appleton and 10 shares Exchange, 1,000; 150 shares Merchants', 11,250; 50 shares Bank of the Republic, 4,000.

Deposits in Banks bearing interest are—Bank of Commerce, $25,000; Safety Fund, 15,000; Wamesit, 20,000.

Loans on Railroad Stock are—22 shares Stony Brook, $1,250; 15 shares Nashua and Lowell, 1,200.

† "Went into operation September 1, 1861."

	NATICK.	STONEHAM.	WEST CAMBRIDGE.	WOBURN.
	Natick Five Cents Savings Bank.	Stoneham Five Cents Savings Bank.	West Cambridge Five Cents Savings Bank.	Woburn Five Cents Savings Bank.
Number of Depositors,	225	411	411	916
Amount of Deposits,	$5,600 99	$7,451 27	$31,985 44	$48,679 03
Public Funds,	– –	– –	9,561 48	6,000 00
Loans on public funds,	– –	– –	– –	– –
Bank Stock,	518 75	400 00	– –	9,101 00
Loans on bank stock,	– –	– –	– –	500 00
Deposits, in banks, bearing interest,	– –	– –	64 33	– –
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –
Loans on mortgage of real estate,	3,635 00	4,750 00	18,400 00	12,849 00
Loans to county, or town,	– –	1,687 50	– –	6,175 54
Loans on personal security,	1,000 00	1,200 00	3,000 00	14,219 32
Cash on hand,	12 93	– –	959 63	413 90

Rate and amount of ordinary Dividend for last year, ...	4 per cent., 211 84	5 per cent., 349 59	5 per cent.,* – –	5 per cent.,* – –
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	"No extra."	——, 5 per cent.	"No extra."	2 years, 6 per ct.
Annual Expenses of the institution, . .	100 00	363 99	200 00	275 00

Natick Five Cents Savings Bank.—The Bank Stock owned (rendered at cost to the Bank) is 5 shares Safety Fund, $518.75.

Stoneham Five Cents Savings Bank.—The Bank Stock owned (rendered at par value) is 4 shares South Reading, $400.

West Cambridge Five Cents Savings Bank.—Public Funds—Government Loan, $9,561.48.

Deposit in Bank bearing interest is—Hide and Leather, $64.33.

Woburn Five Cents Savings Bank.—Public Funds—Massachusetts 6 per cent., $2,000; United States 7 3-10 per cent., 4,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 23 shares Blackstone, $2,346; 15 shares Faneuil Hall, 1,635; 10 shares Webster, 1,050; 40 shares Hide and Leather, 4,070.

Loan on Bank Stock is—5 shares Woburn, $500.

* Amount not stated.

	WORCESTER.	SPRINGFIELD.	SHELBURNE.	FOXBOROUGH.
	Worcester Five Cents Savings Bank.	Springfield Five Cents Savings Bank.	Shelburne Falls Five Cents Savings Banks.	Foxborough Five Cents Savings Bank.
Number of Depositors,	1,826	2,372	540	308
Amount of Deposits,	$140,290 88	$219,097 03	$37,720 60	$22,550 78
Public Funds,	12,000 00	5,496 70	– –	– –
Loans on public funds,	– –	– –	1,000 00	– –
Bank Stock,	58,400 00	34,464 00	3,015 00	6,300 00
Loans on bank stock,	9,010 00	– –	– –	– –
Deposits, in banks, bearing interest,	4,500 00	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –
Loans on mortgage of real estate,	13,000 00	159,095 50	17,624 00	13,400 00
Loans to county, or town,	35,000 00	– –	– –	– –
Loans on personal security,	7,500 00	20,173 73	15,620 00	3,250 00
Cash on hand,	1,260 22	4,552 81	1,337 32	51 24

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 5,966 43	5 per cent., 10,400 85	6 per cent.* – –	5 per cent., 1,001 38
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	2 years, 5 per ct.	——, 5 per ct.	"No extra."	Not answered.
Annual Expenses of the institution, . .	531 00	931 71	230 00	100 00

Worcester Five Cents Savings Bank.—Public Funds—United States bonds, $12,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 90 shares Central Bank, Worcester, $9,000; 77 shares City, 7,700; 25 shares Mechanics', 2,500; 69 shares Quinsigamond, 6,900; 7 shares Worcester, 700; 80 shares Millbury, 8,000; 20 shares Northborough, 2,000; 20 shares Leicester, 2,000; 26 shares Grafton, 2,600; 20 shares Hide and Leather, 2,000; 50 shares Merchants', 5,000; 50 shares Safety Fund, 5,000; 50 shares Webster, 5,000.

Loans on Bank Stocks are—60 shares Central, $5,300; 17 shares Mechanics', Worcester, 1,450; 5 shares Oxford, 500; 5 shares Blackstone, 500; 4 shares Framingham, 360; 10 shares Millbury, 900.

Deposit in Bank bearing interest is—Quinsigamond, $4,500.

Springfield Five Cents Savings Bank.—Public Funds—United States treasury notes, 12 per cent., $5,496.70.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Agawam, $2,145; 10 shares Cabot, 1,010; 56 shares City, 5,780; 30 shares Chicopee, 3,480; 52 shares Hampshire Manufacturers', 5,732; 15 shares Hadley Falls, 1,575; 40 shares John Hancock, 4,040; 30 shares Lee, 3,000; 15 shares Merchants', 1,500; 10 shares Monson, 1,010; 27 shares Pynchon, 3,132; 20 shares Springfield, 2,060.

Shelburne Falls Five Cents Savings Bank.—The Bank Stock owned (rendered at cost) is 30 shares Shelburne Falls, $3,015.

Loans on Public Funds is—United States 7 3-10 per cent. treasury notes, $1,000.

Foxborough Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) 10 shares Boylston, 10 shares Webster, 10 shares Wrentham, 10 shares Hide and Leather, 10 shares Safety Fund, 4 shares Blackstone, 4 shares Faneuil Hall, 5 shares Shawmut, $6,300. Originally cost $6,603.25: the difference, $303.25, has been charged off on profit and loss account.

* Amount not stated.

	FALL RIVER.	NEW BEDFORD.	PLYMOUTH.	HARWICH.
	Fall River Five Cents Savings Bank.	New Bedford Five Cents Savings Bank.	Plymouth Five Cents Savings Bank.	Cape Cod Five Cents Savings Bank.
Number of Depositors,	2,065	4,627	612	578
Amount of Deposits,	$160,858 42	$639,996 43	$35,303 31	$45,466 95
Public Funds,	– –	45,815 00	400 00	– –
Loans on public funds,	7,073 80	– –	– –	– –
Bank Stock,	106,447 45	50,423 74	10,768 30	5,737 25
Loans on bank stock,	– –	700 00	521 00	– –
Deposits, in banks, bearing interest,	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –
Loans on mortgage of real estate,	– –	324,295 58	18,889 08	16,820 00
Loans to county, or town,	– –	– –	– –	6,050 00
Loans on personal security,	59,154 00	228,023 58	4,937 00	16,860 00
Cash on hand,	332 51	3,709 68	157 67	855 75

Rate and amount of ordinary Dividend for last year, ...	6 per cent., 8,829 35	6 per cent., 34,658 40	5 per cent., 1,606 61	4 per cent., 1,436 99
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	"No extra."	"No extra."	"No extra."	Less than 1 year.
Annual Expenses of the institution, . . .	700 00	1,300 00	197 49	215 50

Fall River Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlantic, $1,303.25; Atlas, 2,095; Bank of Commerce, 1,032.50; Blackstone, 6,365; Broadway, 4,056.25; Eliot, 810; Exchange, 4,800; Hide and Leather, 5,262.50; Howard, 6,534.25; Maverick, 2,059.50; National, 2,442; Revere, 5,000; Safety Fund, 5,045; Shawmut, 5,225; Webster, 3.095; Cambridge Market, 5,542 50; Malden, 9,886.05; Mattapan, 2,125; Metacomet, 4.391.65; Monument, 8.339.25; Oxford, 2,160; South Reading, 7,200; Tradesman's, 10,077.75; Wamsutta, 1,500.

Loans on Public Funds—United States treasury notes, $7,073.80.

New Bedford Five Cents Savings Bank.—Public Funds—United States treasury notes, $45,815.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 210 shares Mechanics'; 5 shares Marine; 16 shares Bedford Commercial; 35 shares Fairhaven; 30 shares Worcester County, Blackstone; 100 shares Safety Fund, Boston; 100 shares Revere, $50,423.74.

Plymouth Five Cents Savings Bank.—Public Funds—United States 7 3-10 per cent. Loan, $400.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlas, Boston, $1.584.90; Webster, 1,035; Merchants', 1,038.25; Revere, 1,006.25; Bank of Commerce, 1,029.13; Bank of the Republic, 1,000; Shoe and Leather Dealers', 570.50; City, 538.84; North, 505.38; Pawners', 200.80; Old Colony, Plymouth, 1,148; Plymouth, 1,111.25.

Loan on Bank Stock is—7 shares Old Colony, $521.

Cape Cod Five Cents Savings Bank.—The Bank Stock owned (rendered at cost to Bank) is 42 shares Bank of Cape Cod, $4,737.25; 10 shares Shawmut Bank Boston, 1,000.

AGGREGATES.

	1861. Ninety-three Banks.	1860. Eighty-nine Banks.
Number of Depositors,	225,058	230,068
Amount of Deposits,	$44,785,438 56	$45,054,235 81
Public Funds,	3,111,148 45	1,954,583 46
Loans on Public Funds,	75,073 80	27,000 00
Bank Stock,	9,176,039 68	8,985,038 65
Loans on Bank Stock,	816,744 02	857,900 42
Deposits, in Banks, bearing interest,	1,228,419 28	2,295,578 75
Loans on Railroad Stock,	55,825 00	64,085 00
Invested in Real Estate,	286,211 30	289,147 31
Loans on Mortgage of Real Estate,	18,336,337 02	17,613,222 36
Loans to Counties and Towns,	3,659,046 58	3,888,915 43
Loans on Personal Security,	8,916,929 46	8,852,368 24
Cash on hand,	484,900 55	1,144,793 96
Rate and amount of ordinary Dividends for last year,	$4\frac{50}{100}$ per cent., 1,943,532 04*	$5\frac{5}{100}$ per cent.,† 1,663,407 34
Annual Expenses of the Institutions,	120,886 07	112,263 51

* Calculated on the returns of 85 Banks. The Chelsea, Cambridge, Malden, North Brookfield, Milford, South Scituate, Wareham and Barnstable Banks give the rate, but not the *amount* of their Dividends. The Attleborough and Brighton, the Franklin, in Boston, and the Mechanics', in Lowell, have been in operation less than one year.

† Calculated on the returns of 86 banks.

☞ The Institutions for Savings, in rendering the amount of bank stock owned should, in conformity to the requirements of law, state, not the PAR VALUE or the MARKET VALUE of the STOCKS, but the AMOUNT INVESTED in each, and the number of shares.

INDEX.

LOCATIONS OF BANKS AND SAVINGS INSTITUTIONS.

BANKS.

	Page.
Abington,	74
Adams,	62
Andover,	24
Athol,	46
Attleborough,	68
Beverly,	24
Blackstone,	48
Boston,	4–22
Brighton,	36–38
Cambridge,	22, 38, 40
Canton,	64
Charlestown,	40
Chelsea,	24
Chicopee,	58
Concord,	40
Conway,	56
Danvers,	26
Dedham,	64
Dorchester,	64–66
Edgartown,	78
Fairhaven,	68
Fall River,	70
Falmouth,	76
Fitchburg,	48
Framingham,	40
Gloucester,	26
Grafton,	48
Great Barrington,	62
Greenfield,	56
Harwich,	76
Haverhill,	28
Hingham,	74
Holyoke,	58
Holliston,	42
Hopkinton,	42
Lancaster,	48
Lawrence,	28–30
Lee,	62
Leicester,	50
Lowell,	42–44
Lynn,	30
Malden,	44
Marblehead,	30–32
Methuen,	32
Milford,	50
Millbury,	50
Monson,	58
Nantucket,	78
New Bedford,	70–72
Newburyport,	32
Newton,	44
Northampton,	54
Northborough,	50
North Bridgewater,	74
Oxford,	50
Pittsfield,	62–64
Plymouth,	74–76
Provincetown,	78
Quincy,	66
Randolph,	66
Rockport,	34
Roxbury,	66–68
Salem,	34–36
Salisbury,	36
Shelburne,	56
South Boston,	24
Southbridge,	52
South Danvers,	26
South Reading,	46
Springfield,	58–60
Stockbridge,	64
Taunton,	72–74
Townsend,	46
Uxbridge,	52
Waltham,	46
Ware,	56
Wareham,	76
Westfield,	60
Weymouth,	68
Woburn,	46
Worcester,	52–54
Wrentham,	68
Yarmouth,	78

SAVINGS INSTITUTIONS.

	Page.		Page.
Abington,	112	Malden,	96
Adams,	106	Marlborough,	96
Andover,	90	Milford,	100
Attleborough,	110	Millbury,	100
Barnstable,	116	Nantucket,	116
Boston,	88	New Bedford,	110
Cambridge,	94	Newburyport,	92
Cambridgeport,	94	Newton,	98
Canton,	106	Northampton,	102
Charlestown,	94	North Bridgewater,	114
Chelsea,	88	North Brookfield,	100
Chicopee,	102	Pawtucket,	112
Clinton,	98	Pittsfield,	106
Cohasset,	106	Plymouth,	114
Concord,	94	Provincetown,	114
Danvers,	90	Quincy,	108
Dedham,	108	Randolph,	108
Dorchester,	108	Rockport,	92
East Boston,	88	Roxbury,	108
Fairhaven,	110	Salem,	92
Fall River,	110	Salisbury,	92
Fitchburg,	98	Scituate,	114
Framingham,	94	Southbridge,	100
Gloucester,	90	South Scituate,	114
Greenfield,	104	Springfield,	104
Haverhill,	90	Taunton,	112
Hingham,	112	Waltham,	98
Holyoke,	104	Ware,	102
Lancaster,	98	Wareham,	116
Lawrence,	90	Westfield,	104
Lee,	106	Weymouth,	110
Lowell,	96	Winchendon,	100
Lynn,	92	Worcester,	102

FIVE CENTS SAVINGS BANKS.

	Page.		Page.
Boston,	118	Newburyport,	118
Brighton,	120	Plymouth,	126
Charlestown,	120	Salem,	118
East Cambridge,	120	Shelburne,	124
Fall River,	126	South Danvers,	118
Foxborough,	124	Springfield,	124
Harwich,	126	Stoneham,	122
Lowell,	120	West Cambridge,	122
Lynn,	118	Woburn,	122
New Bedford,	126	Worcester,	124
Natick,	122		

PUBLIC DOCUMENT..... .....No. 9.

ABSTRACTS

OF THE

RETURNS FROM THE BANKS,

AND FROM THE

INSTITUTIONS FOR SAVINGS

IN

MASSACHUSETTS.

1862.

PREPARED FROM THE ATTESTED REPORTS

BY OLIVER WARNER,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

WRIGHT & POTTER, STATE PRINTERS,

No. 4 SPRING LANE.

1863.

Commonwealth of Massachusetts.

SECRETARY'S DEPARTMENT, BOSTON, January 7, 1863.

To the Honorable, the Senate and the House of Representatives:

I have the honor to submit for the information of the Legislature, the Abstract of the Annual Returns of the several Banks and Savings Institutions in the Commonwealth, exhibiting their condition on Saturday the twenty-fifth day of October, 1862, in compliance with requisitions issued by his Excellency the Governor, on the seventh and tenth days of November.

Very respectfully,

OLIVER WARNER, *Secretary.*

CONDITION

OF THE

BANKS IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1862.

	BOSTON.				
	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
DUE FROM THE BANK.					
Capital Stock, ...	$500,000 00	$1,000,000 00	$750,000 00	$900,000 00	$400,000 00
Bills in circulation of denomination of five dollars and upwards, ...	84,520 00	118,815 00	237,555 00	56,754 00*	93,610 00
Bills in circulation of denomination less than five dollars, ...	33,332 00	61,727 00	59,917 00	47,995 00	50,519 00
Net profits on hand, ...	51,970 37	77,511 50	43,858 40	180,156 49	19,309 70
Balances due to other banks, ...	83,353 30	79,856 92	1,020 15	60,693 73	10,000 00
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted, ...	415,023 55	687,594 35	788,465 60	1,522,951 02	442,222 11
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the bank, . . .	1,168,199 22	2,025,504 77	1,880,816 15	2,768,550 24	1,015,660 81
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house, ...	68,225 71	130,927 94	164,668 00	539,095 46	92,108 34
Real Estate, ...	45,000 00	– –	1,467 52	65,000 00	614 20

Bills of banks in this and of the other New England States,	49,140 00†	46,933 35	104,066 54	463,263 55‡	30,767 00
Balances due from other banks,	102,576 44	70,335 75	27,551 55	70,473 58	135,336 98
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	903,257 07	1,777,307 73	1,583,062 54	1,630,717 65	756,834 29
Total amount of the Resources of the bank,	1,168,199 22	2,025,504 77	1,880,816 15	2,768,550 24	1,015,660 81
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3 per cent., 15,000 00	April, 1862, 3 per cent., 30,000 00	April, 1862, 3 per cent., 22,500 00	April, 1862, 4 per cent., 36,000 00	April, 1862, 4 per cent., 16,000 00
	October, 1862, 2 per cent., 10,000 00	October, 1862, 3 per cent., 30,000 00	October, 1862, 3 per cent., 22,500 00	October, 1862, 4 per cent., 36,000 00	October, 1862, 4 per cent., 16,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	52,039 14	91,473 93	40,179 74	146,557 18	11,995 78
Amount of Debts due to the bank, secured by pledge of its stock,	5,089 00	300 00	17,242 00	– –	15,050 00
Amount of Debts due and not paid, and considered doubtful,	900 00	33,145 00	– –	374 26	9,500 00
Amount of Liabilities of Directors,	13,905 00	173,000 00	67,013 00	146,000 00	35,788 00

* In 1812, issued bills of the denomination of $6, $7, $8 and $9. † Including $40,917 U. S. Notes. ‡ Including $287,654 U. S. Notes.

	BOSTON—Continued.				
	City.	Columbian.	Bank of Commerce.	Eagle.	Eliot.
DUE FROM THE BANK.					
Capital Stock,	$1,000,000 00	$1,000,000 00	$2,000,000 00	$1,000,000 00	$600,000 00
Bills in circulation of denomination of five dollars and upwards,	56,685 00	102,475 00	256,100 00	43,865 00	110,920 00
Bills in circulation of denomination less than five dollars,	33,850 00	34,155 00	46,023 00	39,898 00	38,746 00
Net profits on hand,	86,911 36	50,368 02	124,266 07	113,947 24	66,641 07
Balances due to other banks,	11,990 02	18,287 61	1,448,349 18	19,805 49	259,841 19
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	816,171 30	1,109,837 76	1,144,224 01	963,208 61	359,030 13
Cash deposited bearing interest,	– –	124,543 84	130,000 00	– –	– –
Total amount due from the bank,	2,005,607 68	2,439,667 23	5,148,962 26	2,180,724 34	1,435,178 39
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	111,993 13	237,270 52	361,595 38	300,300 05	85,395 39
Real Estate,	30,000 00	– –	5,505 30	– –	– –

Bills of banks in this and of the other New England States,	6,891 00	547,516 00*	536,153 18	310,112 00§	115,945 58
Balances due from other banks,	32,457 98	37,795 59	211,416 90	25,012 98	249,697 41
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	1,824,265 57	1,617,085 12	4,034,291 50†	1,545,299 31	984,140 01
Total amount of the Resources of the bank,	2,005,607 68	2,439,667 23	5,148,962 26	2,180,724 34	1,435,178 39
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3 per cent., 30,000 00	April, 1862, 3 per cent., 30,000 00	April, 1862, 3 per cent., 60,000 00	April, 1862, 3 per cent., 30,000 00	April, 1862, 3 per cent., 18,000 00
	October, 1862, 3 per cent., 30,000 00	October, 1862, 3 per cent., 30,000 00	October, 1862, 3 per cent., 60,000 00	October, 1862, 3 per cent., 30,000 00	– –
Amount of Reserved Profits at the time of declaring the last dividend,	82,310 49	35,637 90	100,000 00	115,571 27	52,507 43
Amount of Debts due to the bank, secured by pledge of its stock,	– –	– –	19,073 59	1,000 00‖	– –
Amount of Debts due and not paid, and considered doubtful,	22,148 23	– –	50,000 00‡	21,345 87	7,500 00
Amount of Liabilities of Directors,	157,300 00	85,250 00	149,738 01	177,921 00	125,991 00

* Including $408,000 United States Notes. † Including $261,696 U. S. Notes. ‡ Estimated loss, which is nearly covered by accrued interest on government loans, &c.
§ Including $230,870 United States Notes. ‖ On thirty shares.

	BOSTON—Continued.				
	Exchange.	Faneuil Hall.	Freeman's.	Globe.	Granite.
DUE FROM THE BANK.					
Capital Stock,	$1,000,000 00	$500,000 00	$400,000 00	$1,000,000 00	$900,000 00
Bills in circulation of denomination of five dollars and upwards,	135,677 50*	245,820 00	171,060 00	47,930 00	146,000 00
Bills in circulation of denomination less than five dollars,	42,494 50*	50,475 00	43,482 00	27,036 00	75,211 00
Net profits on hand,	166,469 01	54,813 68	28,796 79	114,257 14	76,894 22
Balances due to other banks,	1,213,578 74	502 58	103,675 27	901,595 97	114,197 25
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	859,865 02	654,432 10	333,161 90	1,063,819 12	714,089 98
Cash deposited bearing interest,	– –	– –	– –	– –	61,200 00
Total amount due from the bank,	3,418,084 77	1,506,043 36	1,080,175 96	3,154,638 23	2,087,592 45
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	165,729 31	151,359 17	85,829 22	303,367 25	129,544 45
Real Estate,	– –	60,000 00	– –	– –	– –

Bills of banks in this and of the other New England States,	238,102 40	6,206 00	16,609 00‡	680,025 00§	138,291 00
Balances due from other banks,	399,837 21	80,120 11	43,677 39	36,799 52	97,049 91
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	2,614,415 85	1,208,358 08	934,060 35	2,134,446 46‖	1,722,707 09
Total amount of the Resources of the bank,	3,418,084 77	1,506,043 36	1,080,175 96	3,154,638 23	2,087,592 45
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 4 per cent., 40,000 00	April, 1862, 4 per cent., 20,000 00	April, 1862, 3 per cent., 12,000 00	April, 1862, 4 per cent., 40,000 00	April, 1862, 3 per cent., 27,000 00
	October, 1862, 4 per cent., 40,000 00	October, 1862, 4 per cent., 20,000 00	October, 1862, 3 per cent., 12,000 00	October, 1862, 4 per cent., 40,000 00	October, 1862, 3 per cent., 27,000 00
Amount of Reserved Profits at the time of declaring the last devidend,	160,326 71	48,532 48	16,502 62	114,257 14	76,894 22
Amount of Debts due to the bank, secured by pledge of its stock,	3,912 92	2,700 00	12,600 00	43,100 00	3,100 00
Amount of Debts due and not paid, and considered doubtful,	30,000 00†	37,275 64	9,292 21	– –	28,487 99
Amount of Liabilities of Directors,	141,168 00	42,908 00	50,067 24	122,000 00	116,008 00

* Half of a 5 and half of a 3 dollar bill returned to the bank and paid.
§ Including U. S. Currency.
† Estimated.
‡ Including $10,158 U. S. Notes.
‖ Including $608,000 U. S. Securities.

	BOSTON—Continued.				
	Hamilton,	Hide and Leather.	Howard.	Market.	Massachusetts.
DUE FROM THE BANK.					
Capital Stock,	$500,000 00	$1,000,000 00	$500,000 00	$560,000 00	$800,000 00
Bills in circulation of denomination of five dollars and upwards,	124,615 00	228,795 00	173,670 00	89,345 00	85,440 00
Bills in circulation of denomination less than five dollars,	33,510 00	76,760 00	68,439 00	41,142 00	23,104 00
Net profits on hand,	125,169 53	47,115 63	30,338 18	87,051 37	90,123 46
Balances due to other banks,	34,787 36	366,866 02	161,068 30	185,323 15	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	1,001,600 78	621,885 34	323,571 74	441,055 40	758,916 05
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	1,819,682 67	2,341,421 99	1,257,087 22	1,403,916 92	1,757,583 51
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	159,035 68	136,803 25	81,064 45	99,723 70	126,123 22
Real Estate,	– –	– –	– –	– –	22,974 97

Bills of banks in this and of the other New England States, ...	45,439 00*	117,254 40	39,627 22	63,313 00	9,221 00
Balances due from other banks, . . .	315,508 79	178,482 01	6,804 77	149,374 75	134,328 99§
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	1,299,699 20	1,908,882 33	1,129,590 78	1,091,505 47	1,464,935 33
Total amount of the Resources of the bank, .	1,819,682 67	2,341,421 99	1,257,087 22	1,403,916 92	1,757,583 51
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 4 per cent., 20,000 00	April, 1862, 3 per cent., 30,000 00	April, 1862, 3 per cent., 15,000 00	April, 1862, 3½ per cent., 19,600 00	April, 1862, 3⅕ per cent., 25,600 00
	October, 1862, 4 per cent., 20,000 00	October, 1862, 3 per cent., 30,000 00	October, 1862, 3 per cent., 15,000 00	October, 1862, 3½ per cent., 19,600 00	October, 1862, 3⅕ per cent., 25,600 00
Amount of Reserved Profits at the time of declaring the last dividend, ...	120,000 00	27,911 41	27,387 90	75,157 25	81,849 92
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	12,700 00†	1,477 00‡	800 00	100 00
Amount of Debts due and not paid, and considered doubtful, ...	10,585 88	– –	1,750 00	12,689 25	20,725 30
Amount of Liabilities of Directors, . .	52,815 00	185,264 00	71,986 00	47,985 00	116,000 00

* Including $37,389 United States Notes. † On 145 shares. ‡ On 15 shares. § Including $40,235.45 United States Notes.

	BOSTON—Continued.			
	Maverick.	Merchants'.	Bank of Mutual Redemption.	National.
DUE FROM THE BANK.				
Capital Stock,	$400,000 00	$4,000,000 00	$561,700 00	$750,000 00
Bills in circulation of denomination of five dollars and upwards,	77,615 00	498,570 00	84,705 00	42,070 00
Bills in circulation of denomination less than five dollars,	30,851 00	– –	– –	48,335 00
Net profits on hand,	19,656 84	115,176 60	23,825 86	1,767 85
Balances due to other banks,	13,065 62	651,801 28	3,582,207 49	33,651 14
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	246,642 72	2,892,775 64	47,405 68	348,501 09
Cash deposited bearing interest,	– –	– –	– –	50,000 00
Total amount due from the bank,	787,831 18	8,158,323 52	4,299,844 03	1,274,325 08
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	63,174 97	529,005 00	89,044 93	68,056 04
Real Estate,	– –	400,000 00	– –	– –

Bills of banks in this and of the other New England States, ...	75,612 02*	929,453 80	483,107 11	64,816 78
Balances due from other banks, . . .	19,053 67	72,701 28	97,947 39	1,790 64
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	629,990 52	6,227,163 44	3,629,744 60‡	1,139,661 62
Total amount of the Resources of the bank, .	787,831 18	8,158,323 52	4,299,844 03	1,274,325 08
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 3½ per cent., 14,000 00	April, 1862, 2½ per cent., 100,000 00	– –	– –
	October, 1862, 3 per cent., 12,000 00	October, 1862, 3 per cent., 120,000 00	– –	– –
Amount of Reserved Profits at the time of declaring the last dividend, . . .	17,157 59	115,176 60	20,247 68	5,841 97‖
Amount of Debts due to the bank, secured by pledge of its stock, ...	2,085 00†	129,498 00	– –	3,215 13
Amount of Debts due and not paid, and considered doubtful, ...	6,671 48	37,636 86	128,864 89§	31,579 77 ¶
Amount of Liabilities of Directors, . .	100,678 00	380,171 00	58,571 00	49,351 00

* Including $47,219.15 United States Notes.

† On 23 shares.

‡ Including loan of $2,553,000 to United States.

¶ "A small loss estimated."

‖ Last dividend, October, 1861.

§ Estimated loss, $25,000.

	BOSTON—Continued.			
	New England.	North.	Bank of North America.	Shawmut.
DUE FROM THE BANK.				
Capital Stock,	$1,000,000 00	$860,000 00	$750,000 00	$750,000 00
Bills in circulation of denomination of five dollars and upwards,	184,390 00	92,245 00	120,855 00	184,100 00
Bills in circulation of denomination less than five dollars,	42,654 00	30,216 00	39,977 00	55,483 00
Net profits on hand,	40,760 77	14,078 04	50,417 42	25,474 78
Balances due to other banks,	71,286 08	125,716 28	47,798 20	201,039 51
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	711,814 76	612,159 96	545,320 02	395,807 97
Cash deposited bearing interest,	46,564 02	– –	– –	– –
Total amount due from the bank,	2,097,469 63	1,734,415 28	1,554,367 64	1,611,905 26
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	182,203 84	100,518 05	120,989 82	90,717 20
Real Estate,	40,000 00	– –	– –	17,974 24

Bills of banks in this and of the other New England States, ...	75,334 00*	97,322 00‡	44,684 00§	101,066 00
Balances due from other banks, . . .	115,235 44	47,765 99	61,108 75	6,801 54
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	1,684,696 35	1,488,809 24	1,327,585 07‖	1,395,346 28
Total amount of the Resources of the bank, .	2,097,469 63	1,734,415 28	1,554,367 64	1,611,905 26
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 3½ per cent., 35,000 00	April, 1862, 3 per cent., 25,800 00	April, 1862, 3 per cent., 22,500 00	April, 1862, 3 per cent., 22,500 00
	October, 1862, 3½ per cent., 35,000 00	October, 1862, 3 per cent., 25,800 00	October, 1862, 3 per cent., 22,500 00	October, 1862, 3 per cent., 22,500 00
Amount of Reserved Profits at the time of declaring the last dividend, ...	35,171 08	6,729 05	53,636 38	2,692 01
Amount of Debts due to the bank, secured by pledge of its stock, ...	3,000 00	31,182 60	1,500 00¶	16,350 00
Amount of Debts due and not paid, and considered doubtful, ...	12,924 92†	– –	22,000 00	– –
Amount of Liabilities of Directors, . .	84,576 00	84,737 74	83,375 00	79,704 40

* Including $5,232 United States Notes.
‖ Including $395,050 government securities.
‡ Including $37,200 United States Notes.
† Doubtful, $3,000.
§ Including $28,003 United States Notes.
¶ On 20 shares.

	BOSTON—Continued.			
	Shoe and Leather Dealers'.	State.	Suffolk.	Traders'.
DUE FROM THE BANK.				
Capital Stock, ...	$1,000,000 00	$1,800,000 00	$1,000,000 00	$600,000 00
Bills in circulation of denomination of five dollars and upwards, ...	178,470 00	112,455 00	316,880 00	131,400 00
Bills in circulation of denomination less than five dollars, ...	46,608 00	23,659 00	15,937 00	80,008 00
Net profits on hand, ...	135,035 66	247,699 22	234,114 49	20,494 84
Balances due to other banks, ...	1,028,073 28	192,265 64	4,379,904 29	240,450 51
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted, ...	737,831 54	1,495,983 06	959,259 97	276,337 14
Cash deposited bearing interest, . . .	– –	– –	– –	– –
Total amount due from the bank, . . .	3,126,018 48	3,872,061 92	6,906,095 75	1,348,690 49
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house, ...	211,244 20	662,679 54	546,107 65	58,188 81
Real Estate, ...	70,000 00	– –	120,000 00	4,244 39

Bills of banks in this and of the other New England States,	139,561 53*	221,426 00†	778,244 00‡	71,889 00
Balances due from other banks,	558,131 01	206,162 49	1,588,528 23	164,051 43
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	2,147,081 74	2,781,793 89	3,873,215 87	1,050,316 86
Total amount of the Resources of the bank,	3,126,018 48	3,872,061 92	6,906,095 75	1,348,690 49
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 4½ per cent., 45,000 00	April, 1862, 3½ per cent., 63,000 00	April, 1862, 4½ per cent., 45,000 00	– –
	October, 1862, 4½ per cent., 45,000 00	October, 1862, 3½ per cent., 63,000 00	October, 1862, 5 per cent., 50,000 00	– –
Amount of Reserved Profits at the time of declaring the last dividend,	125,000 00	242,321 19	251,034 67	29,469 70
Amount of Debts due to the bank, secured by pledge of its stock,	4,500 00	9,920 00	1,000 00	3,500 00
Amount of Debts due and not paid, and considered doubtful,	9,392 63	9,029 70	– –	142,370 86§
Amount of Liabilities of Directors,	81,885 00	11,000 00	149,285 00	134,933 00

* Including U. S. Notes. † Including $190,441 U. S. Notes. ‡ Including $408,882 U. S. Notes. § "Probable loss, $70,000."

	BOSTON—Continued.			
	Tremont.	Union.	Washington.	Webster.
DUE FROM THE BANK.				
Capital Stock,	$1,500,000 00	$1,000,000 00	$750,000 00	$1,500,000 00
Bills in circulation of denomination of five dollars and upwards,	174,045 00	151,315 00	103,820 00	217,485 00
Bills in circulation of denomination less than five dollars,	42,457 00	17,288 00	29,307 00	22,674 00
Net profits on hand,	32,024 34	121,198 00	51,707 06	84,664 79
Balances due to other banks,	527,307 70	134,259 35	73,916 21	55,477 82
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	990,097 57	1,313,798 60	703,342 09	856,187 32
Cash deposited bearing interest,	– –	– –	– –	699,503 44
Total amount due from the bank,	3,265,931 61	2,737,858 95	1,712,092 36	3,435,992 37
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	276,490 78	368,116 17	116,495 21	310,512 59
Real Estate,	– –	– –	14,633 74	– –

Bills of banks in this and of the other New England States, ...	338,535 40	223,752 05	136,337 00	448,336 00*
Balances due from other banks, . . .	57,981 54	153,549 75	5,000 00	87,367 29
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	2,592,923 89	1,992,440 98	1,439,626 41	2,589,776 49
Total amount of the Resources of the bank, .	3,265,931 61	2,737,858 95	1,712,092 36	3,435,992 37
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 3½ per cent., 52,500 00	April, 1862, 3½ per cent., 35,000 00	April, 1862, 3 per cent., 22,500 00	April, 1862, 3 per cent., 45,000 00
	October, 1862, 3½ per cent., 52,500 00	October, 1862, 3½ per cent., 35,000 00	October, 1862, 3 per cent., 22,500 00	October, 1862, 3 per cent., 45,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	28,563 16	105,542 62	38,200 00	54,595 01
Amount of Debts due to the bank, secured by pledge of its stock, ...	1,000 00	3,100 00	180 00	5,000 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	1,664 96	– –	30,170 66†
Amount of Liabilities of Directors, . .	235,455 96	136,000 00	72,621 00	268,675 00

* Including United States Notes.

† "Estimated."

Banks organized under General Law.

	BOSTON.			
	Continental.	Bank of the Metropolis.	Mount Vernon.	Bank of the Republic.
DUE FROM THE BANK.				
Capital Stock,	$300,000 00	$200,000 00	$200,000 00	$1,000,000 00
Bills in circulation of denomination of five dollars and upwards,	32,225 00	65,190 00	41,750 00	220,215 00
Bills in circulation of denomination less than five dollars,	54,997 06	33,077 00	36,499 00	60,031 00
Net profits on hand,	505 01	14,186 57	1,942 02	32,307 66
Balances due to other banks,	50 00	56,101 02	– –	11,275 83
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	149,783 03	189,713 75	83,475 44	378,113 20
Cash deposited bearing interest,	10,101 26	– –	– –	– –
Total amount due from the bank,	547,661 30	558,268 34	363,666 46	1,701,942 69
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	35,763 00	41,008 87	24,094 89	96,922 35
Real Estate,	– –	– –	– –	– –
Bills of banks in this and of the other New England States,	42,643 79*	81,646 00	32,504 65†	13,580 00‡
Balances due from other banks,	23,478 15	16,435 28	2,450 99	236,773 15
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	445,776 36	419,178 19	304,615 93	1,354,667 19

Total amount of the Resources of the bank, .	547,661 30	558,268 34	363,666 46	1,701,942 69
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 3 per cent., 9,000 00	April, 1862, 3½ per cent., 7,000 00	April, 1862, 3 per cent., 6,000 00	April, 1862, 3 per cent., 30,000 00
	October, 1862, 3 per cent., 9,000 00	October, 1862, 3½ per cent., 7,000 00	– –	October, 1862, 3 per cent., 30,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	818 73	9,368 95	386 42	44,696 95
Amount of Debts due to the bank, secured by pledge of its stock, ...	50,032 00	22,100 00	39,504 78	19,425 00
Amount of Debts due and not paid, and considered doubtful, ...	1,844 91	– –	– –	17,000 00§
Amount of Liabilities of Directors, . .	27,175 90	16,291 00	36,582 00	59,014 00
Amount of Stocks deposited with the Auditor,	153,000 00	102,950 00	101,000 00	576,000 00

[Public Stocks deposited with the Auditor of the Commonwealth, as security for the circulation of Notes, namely:]

Continental.—United States 6 per cent. Stocks, $136,000; U. S. 5 per cent. Stocks, $17,000.

Bank of the Metropolis.—U. S. 6 per cent. Treasury Notes, $32,000; U. S. 7 3-10 per cent. Treasury Notes, $3,950; U. S. 6 per cent. Bonds, $52,000. Massachusetts 6 per cent. Bonds, $15,000.

Mount Vernon.—City of Roxbury 5 1-2 per cent. Bonds, $20,000. Town of Melrose, 5 1-2 per cent. Bonds, $24,000; Town of Rockport 6 per cent. Bonds, $5,000; State of New Hampshire 6 per cent. Bonds, $2,000; U. S. 6 per cent. Bonds, $40,000. U. S. 6 per cent. Certificate of Indebtedness, $10,000.

Bank of the Republic.—U. S. 7 3-10 per cent. Loan, $136,000; U. S. 6 per cent. Stock, $212,000; U. S. 5-20 per cent. Bonds, $100,000; U. S. 5 per cent. Texan Indemnity, $5,000; U. S. Certificates of Indemnity, $43,000. Bonds of the State of Vermont, $15,000; Bonds of the State of Maine, $22,500; Bonds of the City of Cambridge, $20,000; Bonds of the City of Boston, $2,500; Bonds of the City of Roxbury, $6,000. Notes of the Town of North Chelsea, $8,000; Notes of the Town of Marlborough, $6,000.

* Including $32,591 U. S. Notes. † Including U. S. Notes. ‡ U. S. Notes. § Estimated.

Banks organized under General Law—Continued.

	BOSTON—Continued.		CAMBRIDGE.	Aggregate of 7 Banks organized under the General Law.
	Revere.	Safety Fund.	Harvard.	
DUE FROM THE BANK.				
Capital Stock,	$1,000,000 00	$1,000,000 00	$200,000 00	$3,900,000 00
Bills in circulation of denomination of five dollars and upwards,	282,685 00	250,750 00	74,195 00	967,010 00
Bills in circulation of denomination less than five dollars,	87,871 00	56,726 00	45,564 00	374,765 00
Net profits on hand,	22,705 31	72,132 33†	1,702 18	145,481 08
Balances due to other banks,	211,960 83	183,660 30	– –	463,047 98
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	957,166 96	578,026 76	41,207 59	2,377,486 73
Cash deposited bearing interest,	79,287 87	38,020 57	– –	127,409 70
Total amount due from the bank,	2,641,676 97	2,179,315 96	362,668 77	8,355,200 49
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	202,264 59	147,109 25	4,923 54	552,086 49
Real Estate,	– –	– –	– –	– –
Bills of banks in this and of the other New England States,	390,734 00	215,788 54	1,880 00	778,776 98
Balances due from other banks,	32,158 31	20,590 82	– –	331,886 70
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	– –	– –	25,925 20	25,925 20

Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	2,016,520 07	1,795,827 35	329,940 03	6,666,525 12
Total amount of the Resources of the bank, .	2,641,676 97	2,179,315 96	362,668 77	8,355,200 49
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 3 per cent., 30,000 00	April, 1862, 3 per cent., 30,000 00	April, 1862, 3 per cent., 6,000 00	118,000 00
	October, 1862, 3 per cent., 30,000 00	October, 1862, 3 per cent., 30,000 00	October, 1862, 3 per cent., 6,000 00	112,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	19,519 02	75,141 37‡	3,371 73	153,303 17
Amount of Debts due to the bank, secured by pledge of its stock, ...	1,925 00*	– –	20,075 00	153,061 78
Amount of Debts due and not paid, and considered doubtful, ...	– –	11,001 17	– –	29,846 08
Amount of Liabilities of Directors, . .	1,245 00	43,976 07	31,389 40	215,673 37
Amount of Stocks deposited with the Auditor,	762,000 00	906,400 00	168,800 00	2,770,150 00

Revere.—United States 6 per cent. Bonds, $200,000; United States 5-20 Bonds, $150,000; United States 5 per cent. Bonds, $20,000; United States 7 3-10 per cent. Treasury Notes, $20,000; State of New York 6 per cent. Bonds, $48,000; State of New York 5 per cent. Bonds, $12,000; Massachusetts 6 per cent. Bonds, $50,000; Rhode Island 6 per cent. Bonds, $50,000; Connecticut 6 per cent. Bonds, $30,000; City of Boston 5 per cent Bonds, $182,000.

Safety Fund.—United States 6 per cent. Bonds, $557,000; United States Bonds, 3 per cent., $35,000; United States Bonds, 7 3 1-0 per cent., $164,000; City of Lynn 5 1-2 per cent. Bonds, $60,000; City of Lawrence 5 1-2 per cent. Bonds, $16,000; City of Chelsea 5 1-2 per cent. Bonds, $25,000; Town of Waltham 5 1-2 per cent. Bonds, $20,000; Town of Natick 5 1-2 per cent. Bonds, $15,000; Town of Somerville 5 1-12 per cent. Bonds, $14,400.

Harvard.—United States Bonds, $25,000; United States 5-20 Bonds, $40,000; United States 7 3-10 per cent. Treasury Notes, $43,000. United States Certificates of Indebtedness, $50,000. State of New York 6 per cent. Bonds, $6,800. Note of the Town of Marlborough, $3,000. Note of the Town of Weston, $1,000.

* "On 25 shares." † Including premium on stock, $30,676.22. ‡ Including premium on stocks, $31,126.18.

	SOUTH BOSTON.*		CHELSEA.	ANDOVER.	BEVERLY.
	Broadway.	Mechanics'.	Tradesman's.	Andover.	Beverly.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$250,000 00	$150,000 00	$250,000 00	$125,000 00
Bills in circulation of denomination of five dollars and upwards,	67,305 00	112,575 00	111,055 00	136,220 00	65,740 00
Bills in circulation of denomination less than five dollars,	36,450 00	50,015 00	23,657 00	13,597 00	31,011 00
Net profits on hand,	12,718 14	27,021 46	10,929 34	20,680 09	6,148 66
Balances due to other banks,	– –	– –	1,349 00	– –	765 70
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	134,688 79	160,009 98	52,269 91	70,688 67	90,987 82
Cash deposited bearing interest,	– –	– –	13,208 66	3,000 00	– –
Total amount due from the bank,	401,161 93	599,621 44	362,468 91	494,185 76	319,653 18
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	6,521 97	15,159 88	6,917 33	8,437 95	14,444 54
Real Estate,	10,028 11	18,500 00	8,545 02	5,000 00	– –

Bills of banks in this and of the other New England States, ...	18,867 00	7,695 00	8,255 26	4,499 00	19,223 16
Balances due from other banks, . . .	2,731 02	8,995 79	5,000 00	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	55,789 68	128,432 16	33,754 28	75,203 67	82,981 97
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	307,224 15	420,838 61	299,997 02	401,045 14	203,003 51
Total amount of the Resources of the bank, .	401,161 93	599,621 44	362,468 91	494,185 76	319,653 18
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, $3\frac{1}{2}$ per cent., 5,250 00 October, 1862, $3\frac{1}{2}$ per cent., 5,250 00	April, 1862, $3\frac{1}{2}$ per cent., 8,750 00 October, 1862, 4 per cent., 10,000 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 3 per cent., 7,500 00 October, 1862, 3 per cent., 7,500 00	April, 1862, 3 per cent., 3,750 00 October, 1862, $3\frac{1}{5}$ per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	12,089 73	20,008 45	9,905 04	20,178 43	4,017 20
Amount of Debts due to the bank, secured by pledge of its stock, ...	6,525 00	3,275 00	11,015 00	975 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	1,720 00	3,568 15	1,121 14	7,519 06	– –
Amount of Liabilities of Directors, . .	42,105 00	64,558 50	39,200 00	92,033 55	13,886 87

* Banks in South Boston required by Gen. Statutes to be classed with banks out of Boston.

	DANVERS.	SOUTH DANVERS.		GLOUCESTER.	
	Village.	Danvers.	Warren.	Bank of Cape Ann.	Gloucester.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$150,000 00	$250,000 00	$150,000 00	$300,000 00
Bills in circulation of denomination of five dollars and upwards,	62,795 00	62,405 00	80,155 00	122,130 00	95,500 00
Bills in circulation of denomination less than five dollars,	14,463 00	20,926 00	24,735 50†	22,033 00	20,175 00
Net profits on hand,	50,789 63	28,505 30	19,087 89	7,874 43	23,315 67
Balances due to other banks,	1,744 56	993 63	– –	11 50	1,415 68
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	39,955 42	43,467 57	58,999 27	105,624 26	163,176 36
Cash deposited bearing interest,	– –	10,000 00	– –	– –	– –
Total amount due from the bank,	319,747 61	316,297 50	432,977 66	407,673 19	603,582 71
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	10,441 81	9,762 96	14,408 66	7,163 83	15,915 78
Real Estate,	6,000 00	2,670 00	6,000 00	6,000 00	8,500 00

Bills of banks in this and of the other New England States, ...	9,518 00	17,699 77	3,681 64	1,834 51	40,272 99
Balances due from other banks, . . .	7,901 91	1,998 14	5,000 00	9,539 46	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	46,411 17	31,176 18	28,710 21	58,955 97	81,648 36
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	239,474 72	252,990 45	375,177 15	324,179 42	457,245 58
Total amount of the Resources of the bank, .	319,747 61	316,297 50	432,977 66	407,673 19	603,582 71
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 4 per cent., 6,000 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 3 per cent., 7,500 00 October, 1862, 3 per cent., 7,500 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 3½ per cent., 10,500 00 October, 1862, 3 per cent., 9,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	50,728 66	27,760 67	17,629 69	8,347 76	22,979 02
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	4,100 00	– –	10,700 00	1,310 00
Amount of Debts due and not paid, and considered doubtful, ...	28,833 32	9,472 56*	1,737 88	1,184 26	6,313 49
Amount of Liabilities of Directors, . .	25,090 00	36,075 57	35,363 82	32,602 00	67,235 86

* "No loss anticipated."

† "Fractional bills outstanding."

	HAVERHILL.				LAWRENCE.
	Essex.	Haverhill.	Merrimack.	Union.	Bay State.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$200,000 00	$180,000 00	$200,000 00	$375,000 00
Bills in circulation of denomination of five dollars and upwards,	52,590 00	116,875 00	42,840 00	80,875 00	182,095 00
Bills in circulation of denomination less than five dollars,	13,262 00	23,935 00	24,186 00	33,081 00	54,495 00
Net profits on hand,	7,078 44	30,192 23	30,494 47	19,007 03	39,915 45
Balances due to other banks,	483 82	2,264 14	201 40	359 26	697 58
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	20,109 83	49,959 03	19,190 96	51,119 66	118,323 19
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	193,524 09	423,225 40	296,912 83	384,441 95	770,526 22
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	4,009 90	6,776 35	6,825 36	6,596 80	16,529 71
Real Estate,	8,000 00	8,250 00	2,000 00	10,000 00	20,000 00

Bills of banks in this and of the other New England States,	4,840 00	1,578 17	2,018 08	2,409 05	3,657 43
Balances due from other banks,	3,000 00	5,000 00	3,414 63	10,161 53	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	10,259 38	71,862 88	11,178 42	21,544 77	27,369 67
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	163,414 81	329,758 00	271,476 34	333,729 80	702,969 41
Total amount of the Resources of the bank,	193,524 09	423,225 40	296,912 83	384,441 95	770,526 22
Rate and amount of Dividends since the last annual return, with dates,	– –	April, 1862, 2 per cent., 4,000 00	April, 1862, 2 per cent., 3,600 00	April, 1862, 3 per cent., 6,000 00	April, 1862, 4 per cent., 15,000 00
	– –	October, 1862, 3 per cent., 6,000 00	October, 1862, 2 per cent., 3,600 00	October, 1862, 3 per cent., 6,000 00	October, 1862, 4 per cent., 15,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	5,500 00	30,000 00	30,119 11	18,569 56	37,797 57
Amount of Debts due to the bank, secured by pledge of its stock,	– –	– –	3,000 00	300 00	– –
Amount of Debts due and not paid, and considered doubtful,	26,565 00	66,779 33*	30,000 00	39,652 69	6,000 00
Amount of Liabilities of Directors,	4,189 00	12,684 32	27,054 00	16,071 00	38,075 19

* "Comprises all over-due paper. We have with it about $25,000 collateral, and estimate that the loss will in no event exceed the reserved profits."

	LAWRENCE—Con.	LYNN.			MARBLEHEAD.
	Pemberton.	City.	Laighton.	Lynn Mechanics'.	Grand.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$150,000 00	$200,000 00	$250,000 00	$100,000 00
Bills in circulation of denomination of five dollars and upwards,	73,300 00*	94,049 00‖	67,785 00	144,265 00	63,175 00
Bills in circulation of denomination less than five dollars,	23,134 00*	37,240 00	29,360 00	37,882 00	24,841 00
Net profits on hand,	14,296 84†	9,156 86	19,199 15	32,824 77	3,698 90
Balances due to other banks,	– –	9,957 42	3,344 29	19,709 28	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	58,944 96	68,427 90	41,488 06	169,778 05	24,458 73
Cash deposited bearing interest,	– –	3,917 08	– –	– –	– –
Total amount due from the bank,	269,675 80	372,748 26	361,176 50	654,459 10	216,173 63
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	3,358 87	9,331 80	13,900 87	16,615 70	7,321 70
Real Estate,	10,915 69	– –	6,959 67	12,000 00	8,222 49

Bills of banks in this and of the other New England States, ...	7,592 72	19,182 69	8,809 00	12,541 00	287 00
Balances due from other banks, . . .	407 46	2,309 39	5,276 74	260 32	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	45,763 24	40,236 18	48,035 76	174,501 03	40,655 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	201,637 82	301,688 20	278,194 46	438,541 05	156,687 44
Total amount of the Resources of the bank, .	269,675 80	372,748 26	361,176 50	654,459 10	216,173 63
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 4 per cent., 4,000 00 October, 1862, 4 per cent., 4,000 00	April, 1862, 4 per cent., 6,000 00 October, 1862, 4 per cent., 6,000 00	April, 1862, 3 per cent., 6,000 00 October, 1862, 3 per cent., 6,000 00	April, 1862, 4 per cent., 10,000 00 October, 1862, 4 per cent., 10,000 00	April, 1862, 3 per cent., 3,000 00 October, 1862, 3 per cent., 3,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	12,171 45	8,459 53	18,792 59	31,262 19	3,550 85
Amount of Debts due to the bank, secured by pledge of its stock, ...	6,950 00	800 00	3,466 11	1,748 00	950 00
Amount of Debts due and not paid, and considered doubtful, ...	1,759 49‡	– –	6,647 47	5,877 07§	– –
Amount of Liabilities of Directors, . .	24,845 54	57,767 00	59,654 95	68,433 89	18,629 36

* About. † "Including Reserved Fund, Discounts, and Dividends unpaid." ‡ "Estimated loss about $300." § "Shall probably receive 50 per cent. of this."

‖ The rendering of $49 as circulation in bills of "five dollars and upwards," is not explained.

	MARBLEHEAD—Con.	METHUEN.	NEWBURYPORT.		
	Marblehead.	Spicket Falls.	Mechanics'.	Merchants'.	Ocean.
DUE FROM THE BANK.					
Capital Stock,	$120,000 00	$100,000 00	$200,000 00	$210,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	43,370 00	43,540 00	68,000 00	41,975 00	126,365 00
Bills in circulation of denomination less than five dollars,	20,794 00	22,253 00	31,311 00	20,431 00	32,095 00
Net profits on hand,	4,947 80	9,781 56	9,830 06	6,501 13	22,085 32
Balances due to other banks,	– –	– –	2,101 07	651 04	730 26
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	40,373 63	22,913 04	187,395 93	173,274 67	231,931 02
Cash deposited bearing interest,	– –	– –	– –	– –	49,107 00
Total amount due from the bank,	229,485 43	198,487 60	498,638 06	452,832 84	612,313 60
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	8,629 30	4,066 40	8,968 34	12,036 88	10,434 07
Real Estate,	6,700 00	– –	4,500 00	5,300 00	2,500 00

Bills of banks in this and of the other New England States,	2,920 89	179 00	1,187 00	2,416 00†	917 72
Balances due from other banks,	– –	3,000 00	3,000 00	– –	980 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	25,254 55	24,793 00	67,083 63	81,701 06	367,672 70
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	185,980 69	166,449 20	413,899 09	351,378 90	229,809 11
Total amount of the Resources of the bank,	229,485 43	198,487 60	498,638 06	452,832 84	612,313 60
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 2½ per cent., 3,000 00 – –	April, 1862, 4 per cent., 4,000 00 October, 1862, 4 per cent., 4,000 00	April, 1862, 3 per cent., 6,000 00 October, 1862, 2½ per cent., 5,000 00	– – October, 1862, 2 per cent., 4,200 00	April, 1862, 5 per cent., 7,500 00 October, 1862, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	3,394 85	9,424 95	7,787 52	5,958 35	21,397 78
Amount of Debts due to the bank, secured by pledge of its stock,	3,070 00	– –	1,125 00	1,200 00	– –
Amount of Debts due and not paid, and considered doubtful,	24,923 03*	8,570 00	15,827 72	15,056 13‡	3,250 00
Amount of Liabilities of Directors,	450 00	12,388 60	6,048 13	1,780 00	6,648 00

* "Since realized 20 per cent."

† "Including $1,105 U. S. Notes."

‡ Loss estimated at 50 per cent.

	ROCKPORT.	SALEM.			
	Rockport.	Asiatic.	Commercial.	Exchange.	Mercantile.
DUE FROM THE BANK.					
Capital Stock, ...	$150,000 00	$315,000 00	$200,000 00	$200,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards, ...	72,635 00	86,060 00	51,345 00	42,180 00	30,940 00
Bills in circulation of denomination less than five dollars, ...	18,110 00	19,404 00	41,710 00	23,297 00	21,981 00
Net profits on hand, ...	4,150 37	17,715 30	14,695 92	13,163 49	4,591 01
Balances due to other banks, ...	– –	33,691 37	2,521 30	1,117 81	2,745 16
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, ...	18,827 97	230,904 11	68,297 52	93,502 01	52,782 59
Cash deposited bearing interest, . . .	– –	– –	– –	– –	– –
Total amount due from the bank, . . .	263,723 34	702,774 78	378,569 74	373,260 31	313,039 76
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house, ...	4,703 33	13,261 66	10,027 41	8,040 75	6,961 67
Real Estate, ...	– –	35,000 00	4,500 00	3,000 00	5,000 00

Bills of banks in this and of the other New England States, ...	– –	15,820 00	9,039 51	6,426 00	4,974 00
Balances due from other banks, . . .	11 50	– –	– –	23,872 06	20 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	60,432 43	83,911 86	29,766 06	50,765 66	1,849 57
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	198,576 08	554,781 26	325,236 76	281,155 84	294,234 52
Total amount of the Resources of the bank, .	263,723 34	702,774 78	378,569 74	373,260 31	313,039 76
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 3 per cent., 4,500 00 October, 1862, 2 per cent., 3,000 00	April, 1862, 2 per cent., 6,300 00 October, 1862, 2 per cent., 6,300 00	April, 1862, 3 per cent., 6,000 00 October, 1862, 3 per cent., 6,000 00	April, 1862, 3 per cent., 6,000 00 October, 1862, 3 per cent., 6,000 00	– – October, 1862, 2 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	4,535 84	– –	16,280 82	13,165 57	4,725 63
Amount of Debts due to the bank, secured by pledge of its stock, ...	4,975 00	300 00	1,510 00	– –	2,655 00
Amount of Debts due and not paid, and considered doubtful, ...	3,000 00	20,705 65	13,400 00	2,686 25	8,000 00
Amount of Liabilities of Directors, . .	33,302 00	26,881 00	52,535 00	29,347 14	28,637 00

	SALEM.			SALISBURY.	BRIGHTON.
	Merchants'.	Naumkeag.	Salem.	Powow River.	Bank of Brighton.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$500,000 00	$187,500 00	$100,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	105,694 00*	132,790 00	55,230 00	82,825 00	164,975 00
Bills in circulation of denomination less than five dollars,	17,276 00	47,680 00	24,705 00	17,175 00	31,310 00
Net profits on hand,	4,927 01	29,663 81	8,995 52	12,862 39	16,245 59
Balances due to other banks,	– –	1,132 61	2,285 25	– –	25 00
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	249,231 57	263,533 80	49,249 17	40,778 50	64,300 54
Cash deposited bearing interest,	40,000 00	19,894 99	– –	8,000 00	– –
Total amount due from the bank,	617,128 58	994,695 21	327,964 94	261,640 89	476,856 13
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	25,216 15	22,337 57	6,177 29	5,453 84	17,051 52
Real Estate,	– –	2,000 00	– –	4,900 00	24,656 79‡

Bills of banks in this and of the other New England States,	23,209 95†	15,904 29	1,042 00	2,898 00	7,317 97‖
Balances due from other banks,	– –	2,800 69	623 82	– –	166 04
Balances in other bank or banks to be applied to redemption of bills and payable on demand,	174,773 25	69,277 65	38,537 23	57,806 29	27,983 13
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	393,929 23	882,375 01	281,584 60	190,582 76	399,680 68
Total amount of the Resources of the bank,	617,128 58	994,695 21	327,964 94	261,640 89	476,856 13
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3 per cent., 6,000 00 October, 1862, 3 per cent., 6,000 00	April, 1862, 3 per cent., 15,000 00 October, 1862, 3 per cent., 15,000 00	April, 1862, 3 per cent., 5,625 00 October, 1862, 2¾ per cent., 5,154 64	April, 1862, 4 per cent., 4,000 00 October, 1862, 3½ per cent., 3,500 00	April, 1862, 3 per cent., 6,000 00 October, 1862, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	4,526 36	25,460 07	8,251 79	12,240 51	14,500 00
Amount of Debts due to the bank, secured by pledge of its stock,	169,07 00	8,883 94	3,150 00	– –	8,260 00
Amount of Debts due and not paid, and considered doubtful,	10,093 39	2,000 00	2,500 00	897 10	3,750 00
Amount of Liabilities of Directors,	78,921 54	132,866 68	38,645 26	2,500 00	74,000 00

* "Bills issued of denomination of 6, 7, and 8 dollars."

† "Including checks."

‡ "Permanent real estate, $5,000."

‖ "Including U. S. Treasury Notes and bills of New York banks, $5,691."

	BRIGHTON—Con.	CAMBRIDGE.			
	Brighton Market.	Cambridge.	Cambridge City.	Cambridge Market.	Charles River.
DUE FROM THE BANK.					
Capital Stock,	$250,000 00	$100,000 00	$100,000 00	$150,000 00	$100,000 00
Bills in circulation of denomination of five dollars and upwards,	222,370 00	59,665 00	51,980 00	113,425 00	63,490 00
Bills in circulation of denomination less than five dollars,	21,317 00	33,464 00	17,481 00	31,694 00	18,925 00
Net profits on hand,	7,941 17	14,519 96	4,449 41	8,106 93	8,662 17
Balances due to other banks,	850 90	– –	1,719 87	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	86,459 53	41,353 49	53,178 45	18,282 53	79,016 98
Cash deposited bearing interest,	– –	5,000 00	– –	– –	– –
Total amount due from the bank,	588,938 60	254,002 45	228,808 73	321,508 46	270,094 15
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	13,831 17	7,513 12	10,653 61	6,790 99	9,813 69
Real Estate,	8,240 28	6,000 00	– –	4,800 00	6,754 68

Bills of banks in this and of the other New England States, ...	4,139 54	2,538 62	1,900 00	64 02	3,917 30
Balances due from other banks, . . .	5,000 00	– –	– –	3,150 90	4,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	54,642 17	19,915 28	25,908 34	22,493 96	34,857 47
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	503,085 44	218,035 43	190,346 78	284,208 59	210,751 01
Total amount of the Resources of the bank, .	588,938 60	254,002 45	228,808 73	321,508 46	270,094 15
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 3 per cent., 7,500 00 October, 1862, 3 per cent., 7,500 00	April, 1862, 4 per cent., 4,000 00 October, 1862, 3½ per cent., 3,500 00	April, 1862, 3 per cent., 3,000 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 3½ per cent., 3,500 00 October, 1862, 3½ per cent., 3,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	7,483 71	14,628 55	3,892 07	8,046 96	8,705 47
Amount of Debts due to the bank, secured by pledge of its stock, ...	14,075 00	500 00	2,300 00	9,043 00	7,050 00
Amount of Debts due and not paid, and considered doubtful, ...	5,000 00	1,512 58	– –	2,000 00	– –
Amount of Liabilities of Directors, . .	41,642 00	4,500 00	18,045 89	52,074 00	21,098 00

	CAMBRIDGE—Con.	CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	Lechmere.	Bunker Hill.	Monument.	Concord.	Framingham.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$300,000 00	$150,000 00	$100,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	105,000 00	159,155 00	93,405 00	88,735 00	127,360 00
Bills in circulation of denomination less than five dollars,	33,622 00	49,440 00	47,814 00	9,173 00	50,024 00
Net profits on hand,	5,266 15	43,945 27*	13,612 61	9,907 11	22,683 47
Balances due to other banks,	– –	– –	1,221 41	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	217,721 96	381,631 54	132,468 20	51,700 15	31,972 91
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	511,610 11	934,171 81	438,521 22	259,515 26	432,040 38
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	22,345 24	71,123 27	19,471 61	10,131 10	8,147 54
Real Estate,	– –	21,200 00	7,500 00	2,400 00	3,000 00

Bills of banks in this and of the other New England States,	9,091 45	2,400 00	9,965 00	1,416 97	4,134 00
Balances due from other banks,	5,891 28	– –	9,738 22	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	101,945 40	173,947 13	76,391 11	34,578 91	34,058 33
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	372,336 74	665,501 41	315,455 28†	210,988 28	382,700 51
Total amount of the Resources of the bank,	511,610 11	934,171 81	438,521 22	259,515 26	432,040 38
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 4 per cent., 6,000 00 October, 1862, 4 per cent., 6,000 00	April, 1862, 4 per cent., 12,000 00 October, 1862, 4 per cent., 12,000 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 3½ per cent., 3,500 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 4 per cent., 8,000 00 October, 1862, 3½ per cent., 7,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	4,080 03	45,298 40	9,763 67‡	7,731 22	23,300 00
Amount of Debts due to the bank, secured by pledge of its stock,	6,100 00	4,500 00	1,600 00‖	2,310 00	2,481 00
Amount of Debts due and not paid, and considered doubtful,	3,000 00	– –	9,898 76§	2,500 00	992 00
Amount of Liabilities of Directors,	19,106 00	19,631 00	47,306 16	13,506 26	24,289 00

* Interest accrued on Government and State Loans not included.

† "Including public debt of $73,350 at par."

‡ "Stocks estimated at cost."

‖ On 22 shares.

§ "Estimated value, $3,153.40."

	HOLLISTON.	HOPKINTON.	LOWELL.		
	Holliston.	Hopkinton.	Appleton.	Lowell.	Merchants'.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$150,000 00	$200,000 00	$200,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	43,600 00	83,290 00	156,395 00	106,930 00	60,000 00
Bills in circulation of denomination less than five dollars,	9,237 00	15,918 00	37,614 00	25,727 00	34,376 00
Net profits on hand,	5,143 64	11,592 38	22,570 10	23,500 39	7,649 57
Balances due to other banks,	– –	– –	148 57	7,091 45	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	12,452 07	11,707 64	122,297 94	53,277 13	95,870 39
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	170,432 71	272,508 02	539,025 61	416,525 97	347,895 96
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	6,255 43	8,035 49	11,675 24	3,204 74	1,829 00
Real Estate,	– –	– –	30,362 01	– –	12,000 00

Bills of banks in this and of the other New England States, ...	1,523 51	1,181 34	7,074 10	6,191 39‡	8,267 00
Balances due from other banks, . . .	18,227 44	– –	– –	10,500 00	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	– –	37,562 51	82,938 31	43,306 31	38,880 16
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	144,426 33	225,728 68	406,975 95	353,323 53	286,919 80
Total amount of the Resources of the bank, .	170,432 71	272,508 02	539,025 61	416,525 97	347,895 96
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 3 per cent., 3,000 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 4 per cent., 6,000 00 October, 1862, 4 per cent., 6,000 00	April, 1862, 5 per cent., 10,000 00 October, 1862, 5 per cent., 10,000 00	April, 1862, 4 per cent., 8,000 00 October, 1862, 4 per cent., 8,000 00	April, 1862, 4 per cent., 6,000 00 October, 1862, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	6,000 000	11,150 17	20,623 62	22,639 18	5,750 00
Amount of Debts due to the bank, secured by pledge of its stock, ...	4,700 00*	6,200 00	1,150 00†	3,226 00	900 00‖
Amount of Debts due and not paid, and considered doubtful, ...	2,923 79	3,844 39	100 00	880 00	– –
Amount of Liabilities of Directors, . .	29,635 10	62,901 54	37,173 00	7,050 00	21,900 00

* On 77 shares. † On 14 shares. ‡ Including United States Notes and stamps. ‖ "On 15 shares."

	LOWELL—Con.			MALDEN.	NEWTON.
	Prescott.	Railroad.	Wamesit.	Malden.	Newton.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$600,000 00	$150,000 00	$100,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	146,175 00	290,745 00	91,615 00	75,430 00	87,495 00*
Bills in circulation of denomination less than five dollars,	28,913 00	78,619 00	21,950 00	24,502 00	21,686 00
Net profits on hand,	27,692 10	112,036 31	8,757 73	10,289 61	13,834 03
Balances due to other banks,	– –	824 20	– –	– –	47 12
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	103,960 24	88,220 31	80,303 36	20,093 66	57,528 54
Cash deposited bearing interest,	– –	– –	50,000 00	803 08	– –
Total amount due from the bank,	506,740 34	1,170,444 82	402,626 09	231,118 35	330,590 69
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	11,113 56	25,684 50	4,214 38	5,725 19	11,026 30
Real Estate,	– –	– –	12,694 58	5,602 64	5,270 22

Bills of banks in this and of the other New England States, ...	7,296 60	4,668 00	4,734 05	46 00	1,633 86
Balances due from other banks, . . .	3,000 00	– –	5,000 00	5,000 00	7,500 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	109,241 50	251,814 35	67,894 50	27,921 60	42,111 76
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	376,088 68	888,277 97	308,088 58	186,822 92	263,048 55
Total amount of the Resources of the bank, .	506,740 34	1,170,444 82	402,626 09	231,118 35	330,590 69
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 4 per cent., 8,000 00 October, 1862, 4 per cent., 8,000 00	April, 1862, 4 per cent., 24,000 00 October, 1862, 4 per cent., 24,000 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 4 per cent., 6,000 00	April, 1862, 3 per cent., 3,000 00 October, 1862, 3½ per cent., 3,500 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	24,000 00	105,000 00	8,433 32	13,293 97	14,714 83
Amount of Debts due to the bank, secured by pledge of its stock, ...	3,490 00	6,824 00	300 00	300 00	2,000 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	– –	5,511 06
Amount of Liabilities of Directors, . .	25,850 01	61,893 97	14,865 89	23,939 32	16,451 00

* "Estimated."

	SOUTH READING.	TOWNSEND.	WALTHAM.	WOBURN.	ATHOL.
	South Reading,	Townsend.	Waltham.	Woburn.	Miller's River.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$100,000 00	$200,000 00	$150,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	59,175 00	74,265 00	119,190 00	77,875 00	110,220 00
Bills in circulation of denomination less than five dollars,	25,000 00	24,996 00	11,570 00	32,327 00	36,127 00
Net profits on hand,	3,075 92	9,689 74	3,851 14	22,356 72	16,317 59
Balances due to other banks,	– –	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	25,213 43	14,872 76	46,061 72	84,337 45	55,480 96
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	212,464 35	223,823 50	380,672 86	366,896 17	368,145 55
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	3,682 36	5,464 40	11,249 12	15,261 79	16,131 12
Real Estate,	– –	2,000 00	5,500 00	10,633 93	3,000 00

Bills of banks in this and of the other New England States, ...	107 00	766 53	10,209 75	359 23	4,734 00
Balances due from other banks, . . .	– –	3,000 00	27,997 87	– –	8,782 52
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	31,793 36	13,232 45	4,000 00	70,054 99	99,994 87
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	176,881 63	199,360 12	321,716 12	270,586 23	235,503 04
Total amount of the Resources of the bank, .	212,464 35	223,823 50	380,672 83	366,896 17	368,145 55
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 3 per cent., 3,000 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 3½ per cent., 3,500 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 2½ per cent., 5,000 00 October, 1862, 2 per cent., 4,000 00	April, 1862, 4 per cent., 6,000 00 October, 1862, 4 per cent., 6,000 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last dividend, ...	2,255 89	9,418 69	3,114 21	22,356 72	15,362 35
Amount of Debts due to the bank, secured by pledge of its stock, ...	5,800 00	2,650 00*	1,200 00	4,000 00	2,445 00
Amount of Debts due and not paid, and considered doubtful, ...	2,200 00	– –	58,634 02	2,650 00	2,750 00
Amount of Liabilities of Directors, . .	56,350 00	26,640 84	12,300 00	67,374 00	29,655 00

* "On 36 shares."

	BLACKSTONE.	FITCHBURG.		GRAFTON.	LANCASTER.
	Worcester County.	Fitchburg.	Rollstone.	Grafton.	Lancaster.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$250,000 00	$250,000 00	$100,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	54,505 00	213,886 00*	161,200 00	63,720 00	160,180 00
Bills in circulation of denomination less than five dollars,	19,413 00	34,220 00	44,150 00	16,610 00	45,902 00
Net profits on hand,	2,929 46	43,915 19	34,014 14	4,198 86	25,204 20
Balances due to other banks,	979 11	289 53	170 21	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	15,416 17	165,082 08	64,255 04	17,020 68	22,253 71
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	193,242 74	707,392 80	553,789 39	201,549 54	453,539 91
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	4,391 76	56,238 16	33,385 99	4,634 21	12,060 62
Real Estate,	– –	3,000 00	3,985 05	1,000 00	1,000 00

Bills of banks in this and of the other New England States, ...	2,052 00	22,182 00	3,503 00	– –	297 00
Balances due from other banks, . . .	4,110 61	106,500 00†	11,033 00‡	– –	2,405 30
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	15,854 72	86,075 69	116,357 93	13,089 24	56,764 57
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	166,833 65	433,396 95	385,524 42	182,826 09	381,012 42
Total amount of the Resources of the bank, .	193,242 74	707,392 80	553,789 39	201,549 54	453,539 91
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 3 per cent., 3,000 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 3 per cent., 7,500 00 October, 1862, 3 per cent., 7,500 00	April, 1862, 3 per cent., 7,500 00 October, 1862, 3 per cent., 7,500 00	April, 1862, 3 per cent., 3,000 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 4 per cent., 8,000 00 October, 1862, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	2,206 65	41,000 00	33,032 60	3,138 59	24,483 32
Amount of Debts due to the bank, secured by pledge of its stock, ...	4,900 00	1,300 00	1,350 00	– –	1,000 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	3,078 45	468 00	– –	1,750 00
Amount of Liabilities of Directors, . .	33,477 06	59,521 47	70,362 00	37,834 05	32,295 79

* The rendering of this amount in notes of "five dollars and upwards," is not explained. † Includes deposit in U. S. Sub-Treasury. ‡ "U. S. Notes."

	LEICESTER.	MILFORD.	MILLBURY.	NORTHBOROUGH.	OXFORD.
	Leicester.	Milford.	Millbury.	Northborough.	Oxford.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$250,000 00	$100,000 00	$100,000 00	$100,000 00
Bills in circulation of denomination of five dollars and upwards,	189,910 00	128,350 00	60,090 00	79,340 00	59,715 00
Bills in circulation of denomination less than five dollars,	46,100 00	36,101 00	19,282 00	16,063 00	18,494 00
Net profits on hand,	22,698 61	30,480 06	5,630 59	15,728 06	6,490 34
Balances due to other banks,	28 00	– –	92 78	– –	655 20
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	51,122 42	57,448 16	31,002 59	51,614 95	17,049 94
Cash deposited bearing interest,	5,550 00	– –	– –	– –	– –
Total amount due from the bank,	515,409 03	502,379 22	216,097 96	262,746 01	202,404 48
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	8,614 14	12,344 79	4,917 02	5,147 16	5,656 80
Real Estate,	3,446 56	– –	– –	2,000 00	3,700 00

Bills of banks in this and of the other New England States,	2,148 00	3,593 00	7,276 00*	1,585 32	823 00
Balances due from other banks,	33,377 32	– –	5,606 18	3,000 00	2,306 01
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	67,904 12	64,403 83	24,477 62	96,731 07	30,823 73
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	399,918 89	422,037 60	173,821 14	154,282 46	159,094 94
Total amount of the Resources of the bank,	515,409 03	502,379 22	216,097 96	262,746 01	202,404 48
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 4 per cent., 8,000 00 October, 1862, 4 per cent., 8,000 00	April, 1862, 3½ per cent., 8,750 00 October, 1862, 3½ per cent., 8,750 00	April, 1862, 3 per cent., 3,000 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 3½ per cent., 3,500 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 3½ per cent., 3,500 00 October, 1862, 3 per cent., 3,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	20,818 85	30,090 23	4,310 38	17,436 28	6,548 63
Amount of Debts due to the bank, secured by pledge of its stock,	– –	18,300 00	600 00	– –	100 00
Amount of Debts due and not paid, and considered doubtful,	3,427 83	5,937 44	2,776 56†	10,291 41‡	7,128 86
Amount of Liabilities of Directors,	9,059 54	97,233 00	30,878 15	42,116 97	10,188 19

* "Including legal tender notes." † "Worth fifty cents on the dollar." ‡ "Probable loss, $3,220."

	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.		
	Southbridge.	Blackstone.	Central.	Citizens'.	City.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$100,000 00	$250,000 00	$150,000 00	$400,000 00
Bills in circulation of denomination of five dollars and upwards,	113,730 00	68,015 00	102,850 00	71,175 00	152,805 00
Bills in circulation of denomination less than five dollars,	18,571 00	16,493 25	29,735 00	11,222 00	48,189 00
Net profits on hand,	6,034 67	20,392 13	13,883 38	31,555 43	15,225 31
Balances due to other banks,	– –	122 51	14,007 65	3,229 48	3,173 15
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	32,392 21	67,315 77	133,663 83	120,064 40	167,814 99
Cash deposited bearing interest,	– –	– –	– –	– –	15,520 47
Total amount due from the bank,	320,727 88	272,338 66	544,139 86	387,246 31	802,727 92
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	18,419 38	13,970 80	24,618 45	20,242 95	32,986 80
Real Estate,	2,600 00	– –	6,000 00	10,000 00	– –

Bills of banks in this and of the other New England States,	2,922 00	2,691 00	6,438 00	3,302 00	1,217 00
Balances due from other banks,	506 50	5,000 00	3,735 26	2,000 00	5,623 68
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	44,774 25	65,584 98	40,697 14	44,407 38	90,562 78
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	251,505 75	185,091 88	462,651 01	307,293 98	672,337 66
Total amount of the Resources of the bank,	320,727 88	272,338 66	544,139 86	387,246 31	802,727 92
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3½ per cent., 5,250 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 4 per cent., 4,000 00 October, 1862, 4 per cent., 4,000 00	– – October, 1862, 3 per cent., 7,500 00	April, 1862, 4 per cent., 6,000 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 3 per cent., 12,000 00 October, 1862, 3 per cent., 12,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	5,370 32	20,078 96	12,727 16	30,100 00	13,334 64
Amount of Debts due to the bank, secured by pledge of its stock,	– –	– –	450 00†	484 75	– –
Amount of Debts due and not paid, and considered doubtful,	*	3,923 52	‡	– –	– –
Amount of Liabilities of Directors,	20,849 98	35,636 32	85,551 07	5,908 45	65,642 40

* "$1,550 overdue but not doubtful."

† "On 5 shares."

‡ "$3,000 not considered doubtful."

	WORCESTER—Con.			NORTHAMPTON.	
	Mechanics'.	Quinsigamond.	Worcester.	Holyoke.	Northampton.
DUE FROM THE BANK.					
Capital Stock,	$350,000 00	$250,000 00	$300,000 00	$200,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	170,570 00	114,290 00	167,080 00	176,090 00	159,515 00
Bills in circulation of denomination less than five dollars,	39,811 00	17,422 00	44,561 00	23,439 00	39,922 00
Net profits on hand,	39,780 70	26,122 03	61,590 28	18,695 01	51,822 09
Balances due to other banks,	6,154 98	– –	10,731 76	1,978 14	1,258 07
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	189,849 49	141,217 08	233,302 09	88,826 23	104,092 19
Cash deposited bearing interest,	– –	8,000 00	40,000 00	– –	– –
Total amount due from the bank,	796,166 17	557,051 11	857,265 13	509,028 38	556,609 35
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	15,574 02	34,553 55	29,105 51	10,507 47	10,097 81
Real Estate,	– –	– –	25,000 00	– –	3,885 00

Bills of banks in this and of the other New England States, ...	12,205 00	2,002 00	13,845 00	3,261 00*	1,075 00
Balances due from other banks, . . .	– –	9,096 21	1,384 46	4,136 15	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	151,918 85	57,804 83	126,810 90	106,420 26	123,340 44
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	616,468 30	453,594 52	661,119 26	384,703 50	415,211 10
Total amount of the Resources of the bank, .	796,166 17	557,051 11	857,265 13	509,028 38	556,609 35
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 4 per cent., 14,000 00 October, 1862, 4 per cent., 14,000 00	April, 1862, 3 per cent., 7,500 00 October, 1862, 3 per cent., 7,500 00	April, 1862, 4 per cent., 12,000 00 October, 1862, 4 per cent., 12,000 00	April, 1862, 4 per cent., 8,000 00 October, 1862, 4 per cent., 8,000 00	April, 1862, 4 per cent., 8,000 00 October, 1862, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	38,752 62	22,802 12	60,398 67	17,688 01	49,955 04
Amount of Debts due to the bank, secured by pledge of its stock, ...	900 00	500 00	– –	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	8,447 80	– –	– –	2,500 00
Amount of Liabilities of Directors, . .	26,510 64	50,541 58	20,537 00	48,777 37	18,325 23

* "United States Notes."

	WARE.	CONWAY.	GREENFIELD.		SHELBURNE.
	Hampshire Manufacturers'.	Conway.	Franklin County.	Greenfield.	Shelburne Falls.
DUE FROM THE BANK.					
Capital Stock,	$350,000 00	$150,000 00	$200,000 00	$200,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	290,270 00	109,740 00	156,600 00	156,490 00	102,440 00
Bills in circulation of denomination less than five dollars,	58,548 00	36,420 00	42,045 00	40,741 00	30,149 00
Net profits on hand,	27,798 87	10,344 59	18,913 66	15,303 54	4,898 45
Balances due to other banks,	– –	– –	858 29	1,194 24	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	44,193 93	25,000 23	35,825 63	63,896 70	8,279 17
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	770,810 80	331,504 82	454,242 58	477,625 48	295,766 62
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	26,315 98	6,244 50	9,331 99	4,806 14	8,564 07
Real Estate,	3,785 30	– –	6,600 00	7,500 00	9,074 41

Bills of banks in this and of the other New England States,	18,494 00*	– –	6,084 00	8,186 95	3,418 00
Balances due from other banks,	– –	– –	162 50	61,142 44†	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	72,472 41	32,945 36	128,860 46	63,920 68	27,527 25
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	649,743 11	292,314 96	303,203 63	332,069 27	247,182 89
Total amount of the Resources of the bank,	770,810 80	331,504 82	454,242 58	477,625 48	295,766 62
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3 per cent., 10,500 00 October, 1862, 3 per cent., 10,500 00	April, 1862, 3½ per cent., 5,250 00 October, 1862, 3½ per cent., 5,250 00	April, 1862, 4 per cent., 8,000 00 October, 1862, 4 per cent., 8,000 00	April, 1862, 4 per cent., 8,000 00 October, 1862, 4 per cent., 8,000 00	April, 1862, 4 per cent., 6,000 00 October, 1862, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	28,284 84	9,246 20	17,620 86	14,253 01	4,563 13
Amount of Debts due to the bank, secured by pledge of its stock,	2,500 00	4,100 00	300 00	– –	7,700 00‡
Amount of Debts due and not paid, and considered doubtful,	25,000 00	4,250 00	– –	403 15	1,554 56
Amount of Liabilities of Directors,	23,058 61	51,870 00	720 00	8,000 00	69,760 92

* "Including $17,191 U. S. Notes."

† "Including $3,000 Bank of Mutual Redemption stock."

‡ "On 85 shares."

	CHICOPEE.	HOLYOKE.	MONSON	SPRINGFIELD.	
	Cabot.	Hadley Falls.	Monson.	Agawam.	Chicopee.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$200,000 00	$150,000 00	$300,000 00	$300,000 00
Bills in circulation of denomination of five dollars and upwards,	125,795 00	168,535 00	139,100 00	228,530 00	209,700 00
Bills in circulation of denomination less than five dollars,	29,576 00	29,187 00	18,023 00	57,726 00	84,916 00
Net profits on hand,	22,583 16	26,390 99	7,622 16	19,818 76	47,636 82
Balances due to other banks,	2,467 86	1,155 38	1,636 48	6,763 57	5,801 90
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	41,888 04	32,495 96	7,580 47	235,746 31	319,129 36
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	372,310 06	457,764 33	323,962 11	848,584 64	967,184 08
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	23,657 58	13,175 00	3,352 73	14,909 60	32,925 18
Real Estate,	– –	2,000 00*	6,000 00	8,159 32	7,500 00

Bills of banks in this and of the other New England States, ...	518 00	3,475 00†	108 11	24,564 00	9,421 41
Balances due from other banks, . . .	– –	– –	3,000 00	12,534 94	222,473 04‡
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	60,838 48	74,660 13	19,708 69	119,494 59	– –
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	287,296 00	364,454 20	291,792 58	668,922 19	694,864 45
Total amount of the Resources of the bank, .	372,310 06	457,764 33	323,962 11	848,584 64	967,184 08
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 3½ per cent., 5,250 00 October, 1862, 3½ per cent., 5,250 00	April, 1862, 4 per cent., 8,000 00 October, 1862, 4 per cent., 8,000 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 3½ per cent., 10,500 00 October, 1862, 4 per cent., 12,000 00	April, 1862, 4 per cent., 12,000 00 October, 1862, 4 per cent., 12,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	23,406 85	24,424 04	6,112 27	19,754 31	40,442 44
Amount of Debts due to the bank, secured by pledge of its stock, ...	200 00	500 00	– –	1,300 00	1,400 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	1,010 00	9,840 73	9,575 69
Amount of Liabilities of Directors, . .	6,200 00	17,900 00	18,532 15	32,657 04	37,398 71

* "Vault and Furniture."

† "Including U. S. Notes."

‡ Including balances for redemption of bills

	SPRINGFIELD—Con.			WESTFIELD.	
	John Hancock.	Pynchon.	Springfield.	Hampden.	Westfield.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$150,000 00	$300,000 00	$150,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	126,450 00	117,520 00	244,000 00	125,370 00	132,930 00
Bills in circulation of denomination less than five dollars,	34,794 00	36,506 00	44,226 00	15,371 00	22,247 00
Net profits on hand,	4,191 48	17,707 76	36,126 28	21,511 45	5,597 76
Balances due to other banks,	3,843 77	3,424 18	4,123 68	42 19	1,832 29
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	68,946 94	76,574 11	97,249 27	51,942 71	58,759 39
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	388,226 19	401,732 05	725,725 23	364,237 35	371,366 44
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	9,800 45	9,215 97	29,691 27	11,456 52	6,865 44
Real Estate,	8,536 50	17,000 00	7,200 00	8,140 74	8,992 54

Bills of banks in this and of the other New England States, ...	3,062 00*	1,872 00	89 00	3,034 00†	100 00
Balances due from other banks, . . .	50,770 07	3,000 00	3,000 00	606 31	5,344 99
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	32,423 40	24,388 25	95,594 55	112,546 03	44,018 39
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	283,633 77	346,255 83	590,150 41	228,453 75	306,045 08‡
Total amount of the Resources of the bank, .	388,226 19	401,732 05	725,725 23	364,237 35	371,366 44
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 4 per cent., 6,000 00 October, 1862, 4 per cent., 6,000 00	April, 1862, 3½ per cent., 10,500 00 October, 1862, 3½ per cent., 10,500 00	April, 1862, 3½ per cent., 5,250 00 October, 1862, 3½ per cent., 5,250 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	6,532 31	16,568 56	35,607 21	20,170 99	299 51‖
Amount of Debts due to the bank, secured by pledge of its stock, ...	1,000 00	– –	1,000 00	1,591 55	7,730 00
Amount of Debts due and not paid, and considered doubtful, ...	6,049 73	– –	– –	– –	9,476 00
Amount of Liabilities of Directors, . .	6,600 00	39,144 40	39,483 57	42,336 39	74,513 56

* "Bills of banks in Middle States, $947"; "U. S. Notes, $2,115." † Including New York and U. S. Notes. ‡ Including U. S. Securities.

‖ "Not including accrued interest on U. S. Securities."

	ADAMS.		GT. BARRINGTON.	LEE.	PITTSFIELD
	Adams.	Berkshire.	Mahaiwe.	Lee.	Agricultural.
DUE FROM THE BANK.					
Capital Stock,	$350,000 00	$100,000 00	$200,000 00	$300,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	287,125 00	78,780 00	157,210 00	197,945 00	164,120 00
Bills in circulation of denomination less than five dollars,	62,791 00	24,952 00	42,410 00	24,912 00	41,024 00
Net profits on hand,	6,278 61	7,047 91	27,778 94	– –	39,064 85
Balances due to other banks,	3,577 69	841 38	7,384 73	8,705 14	7,891 10
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	86,714 44	29,350 00	74,210 01	17,435 18	186,663 52
Cash deposited bearing interest,	10,558 00	– –	– –	– –	– –
Total amount due from the bank,	807,044 74	240,971 29	508,993 68	548,997 32	638,763 47
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	7,812 50	4,551 55	9,734 73	3,791 16	9,614 66
Real Estate,	9,491 00	700 00	3,000 00	10,000 00	8,800 00

Bills of banks in this and of the other New England States, ...	4,645 00	3 00	4,012 00*	503 00	3,045 00‡
Balances due from other banks, . . .	568 35	10,973 49	11,776 26	– –	7,243 16
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	178,987 29	27,575 00	102,432 96	175,331 58	179,590 79
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	605,540 60	197,168 25	378,037 73	359,371 58†	430,469 86‖
Total amount of the Resources of the bank, .	807,044 74	240,971 29	508,993 68	548,997 32	638,763 47
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 3 per cent., 10,500 00 October, 1862, 3 per cent., 10,500 00	April, 1862, 3 per cent., 3,000 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 3½ per cent., 7,000 00 October, 1862, 3 per cent., 6,000 00	– – – –	April, 1862, 3 per cent., 6,000 00 October, 1862, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, ...	4,327 00	7,120 69	26,889 37	7,008 39	38,825 53
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	– –	– –	885 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	3,207 00	– –	14,500 00	57,670 28	11,000 00
Amount of Liabilities of Directors, . .	218,273 70	79,454 87	13,342 95	1,600 00	6,665 07

* "Including New York State." † Including $4,783.71 returned as "Profit and Loss." ‡ Including "New York State." ‖ "Including $34,000 Government Loan."

NOTE.—The excess of circulation over capital of Berkshire Bank is explained in the statement that the "redemptions did not come in until after seven o'clock, P. M."

	PITTSFIELD—Con.	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.
	Pittsfield.	Housatonic.	Neponset.	Dedham.	Blue Hill.
DUE FROM THE BANK.					
Capital Stock,	$500,000 00	$200,000 00	$100,000 00	$300,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	449,230 00	130,540 00	76,140 00	134,348 00‡	62,780 00
Bills in circulation of denomination less than five dollars,	48,805 00	29,288 00	23,584 00	30,938 00	12,947 00
Net profits on hand,	35,216 41	7,862 62	22,686 95	36,394 05	1,441 66
Balances due to other banks,	19,620 70	14,096 75	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	205,287 28	88,955 59	35,593 26	80,482 97	62,928 22
Cash deposited bearing interest,	– –	– –	– –	30,753 71	– –
Total amount due from the bank,	1,258,159 39	470,742 96	258,004 21	612,916 73	290,096 88
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	11,113 79	9,519 62	4,015 03	26,709 70	16,786 12
Real Estate,	13,767 14	6,500 00	– –	– –	5,299 19

Bills of banks in this and of the other New England States,	31,173 00*	3,003 00	5,362 20	7,773 00‖	2,901 00
Balances due from other banks,	3,000 00	3,000 00†	1,180 79	3,344 53	2,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	228,330 21	47,386 61	43,549 15	83,955 84	12,300 16
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	970,775 25	401,333 73	203,897 04	491,133 66	250,810 41
Total amount of the Resources of the bank,	1,258,159 39	470,742 96	258,004 21	612,916 73	290,096 88
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 3 per cent., 15,000 00 October, 1862, 3 per cent., 15,000 00	– – October, 1862, 3 per cent., 6,000 00	April, 1862, 4 per cent., 4,000 00 October, 1862, 4 per cent., 4,000 00	Nov. 1861, 3 per cent., 9,000 00 May, 1862, 3 per cent., 9,000 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	30,127 12	6,119 18	21,926 14	27,468 93	522 03
Amount of Debts due to the bank, secured by pledge of its stock,	21,000 00	180 00	– –	5,197 00	– –
Amount of Debts due and not paid, and considered doubtful,	– –	24,938 10	– –	17,855 16	5,500 00
Amount of Liabilities of Directors,	241,822 00	3,707 00	37,964 16	52,883 00	29,694 42

* "Including Government Notes and other bills." † "Stock in Bank of Mutual Redemption." ‡ "Bills of denomination of $6, have been issued. ‖ Including U. S. Notes.

	DORCHSTER—Con.	QUINCY.		RANDOLPH.	ROXBURY.
	Mattapan.	Mt. Wollaston.	Quincy Stone.	Randolph.	People's.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	58,015 00	41,000 00	63,670 00	107,605 00	70,760 00
Bills in circulation of denomination less than five dollars,	23,441 00	23,012 00	15,867 00	31,750 00	30,680 00
Net profits on hand,	7,502 71	1,003 90	15,098 38	42,762 71	22,759 84
Balances due to other banks,	– –	50 00	– –	– –	4,689 38
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	43,307 84	44,822 92	39,537 85	188,301 03	197,387 43
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	232,266 55	259,888 82	284,173 23	520,418 74	476,276 65
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,546 57	5,325 75	5,328 72	13,393 66	20,033 69
Real Estate,	6,000 00	– –	6,217 28	– –	1,900 00

Bills of banks in this and of the other New England States, ...	2,154 65*	604 71	1,590 43	1,798 61	2,500 00
Balances due from other banks, . . .	– –	7,500 00	– –	– –	12,426 73
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	8,662 69	5,336 30	22,011 01	95,792 76	42,086 07
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	209,902 64	241,122 06	249,025 79	409,433 71	397,330 16
Total amount of the Resources of the bank, .	232,266 55	259,888 82	284,173 23	520,418 74	476,276 65
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 4 per cent., 4,000 00 October, 1862, 4 per cent., 4,000 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 4 per cent., 4,500 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 5 per cent., 7,500 00 October, 1862, 5 per cent., 7,500 00	– – – –
Amount of Reserved Profits at the time of declaring the last dividend, . . .	6,497 96	679 15	14,423 37	39,093 81	13,453 25
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	4,300 00	4,250 00	– –	1,400 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	24,500 00	– –	19,084 80†
Amount of Liabilities of Directors, . .	3,400 00	35,400 00	28,500 00	3,361 90	16,626 02

* Including U. S. Notes.

† "$7,000 of which it is estimated will be paid."

	ROXBURY—Con.	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.
	Rockland.	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.	Fairhaven.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$150,000 00	$150,000 00	$100,000 00	$300,000 00
Bills in circulation of denomination of five dollars and upwards,	81,000 00	67,100 00	60,300 00	34,305 00	110,310 00
Bills in circulation of denomination less than five dollars,	58,059 00	19,838 00	27,983 00	14,020 00	39,042 00
Net profits on hand,	21,882 57	25,814 74	7,290 71	17,851 86	26,298 06
Balances due to other banks,	- -	- -	- -	134 25	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	198,732 43	38,959 53	9,910 79	27,479 48	90,366 59
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	509,674 00	301,712 27	255,484 50	193,790 59	566,016 65
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	20,397 63	7,170 63	9,812 00	1,559 97	12,777 56
Real Estate,	- -	6,000 00	1,000 00	7,500 00	3,000 00

Bills of banks in this and of the other New England States, ...	23,499 03	1,901 00	202 00	2,611 21	1,025 00
Balances due from other banks, . . .	– –	– –	– –	13,618 23	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	39,763 11	22,012 71	19,046 94	2,000 00	54,857 63
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	426,014 23	264,627 93	225,423 56	166,501 18	491,356 46
Total amount of the Resources of the bank, .	509,674 00	301,712 27	255,484 50	193,790 59	566,016 65
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 4 per cent., 6,000 00 October, 1862, 4 per cent., 6,000 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00	– – – –	April, 1862, 3 per cent., 3,000 00 October, 1862, 3 per cent., 3,000 00	– – – –
Amount of Reserved Profits at the time of declaring the last dividend, . . .	20,211 93	25,007 59	– –	17,592 16	1,651 83
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	– –	– –	– –	4,200 00
Amount of Debts due and not paid, and considered doubtful, ...	1,500 00	16,704 58*	18,013 75	12,000 00	60,634 45
Amount of Liabilities of Directors, . .	36,369 00	3,065 34	16,427 00	43,937 00	39,207 96

* "Estimated loss not over $6,000."

	FALL RIVER.				
	Fall River.	Fall River Union.	Massasoit.	Metacomet.	Pocasset.
DUE FROM THE BANK.					
Capital Stock,	$350,000 00	$200,000 00	$200,000 00	$600,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	104,925 00	30,410 00	69,770 00	199,135 00	68,995 00
Bills in circulation of denomination less than five dollars,	21,985 00	10,478 00	9,249 00	49,080 00	14,414 00
Net profits on hand,	50,354 63	17,242 45	20,747 92	26,096 54	3,030 96
Balances due to other banks,	2,760 01	1,666 04	371 52	1,060 06	986 40
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	181,089 47	36,669 46	61,396 15	181,484 58	104,573 10
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	711,114 11	296,465 95	361,534 59	1,056,856 18	391,999 46
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	11,886 64	3,099 28	9,505 15	13,626 19	4,595 53
Real Estate,	8,000 00	6,500 00	– –	– –	100 00

Bills of banks in this and of the other New England States, ...	93 00	2,048 88	18,402 50*	4,890 34	344 00
Balances due from other banks, . . .	95,865 97	4,000 00	8,847 20	– –	629 49
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	49,198 13	22,740 70	17,610 98	169,710 33	34,865 70
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	546,070 37	258,077 09	307,168 76	868,629 32	351,464 74
Total amount of the Resources of the bank, .	711,114 11	296,465 95	361,534 59	1,056,856 18	391,999 46
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 4 per cent., 14,000 00	January, 1862, $3\frac{1}{2}$ per cent., 7,000 00	January, 1862, $3\frac{1}{2}$ per cent., 7,000 00	January, 1862, 3 per cent., 18,000 00	– –
	October, 1862, $3\frac{3}{7}$ per cent., 12,000 00	July, 1862, 3 per cent., 6,000 00	July, 1862, $3\frac{1}{2}$ per cent., 7,000 00	July, 1862, 3 per cent., 18,000 00	– –
Amount of Reserved Profits at the time of declaring the last dividend, . . .	48,717 93	14,724 73	18,464 53	18,479 29	– –
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	10,581 78	900 00	10,050 00	8,000 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	5,725 68	7,500 00	– –	5,919 56
Amount of Liabilities of Directors, . .	83,750 00	93,374 36	112,103 96	243,579 92	13,066 03

* Including U. S. Notes and Checks.

	FALL RIVER—Con.	NEW BEDFORD.			
	Wamsutta.	Bedford Commercial.	Marine.	Mechanics'.	Merchants'.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$600,000 00	$600,000 00	$600,000 00	$600,000 00
Bills in circulation of denomination of five dollars and upwards,	59,840 00	196,405 00	249,190 00	232,062 00	399,785 00
Bills in circulation of denomination less than five dollars,	25,173 00	23,954 00	47,328 00	32,060 00	58,398 00
Net profits on hand,	2,397 62	23,478 45	26,821 16	18,305 42	94,493 76
Balances due to other banks,	– –	252,311 88	1,445 84	– –	8,089 63
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	31,881 17	204,741 54	430,236 13	265,473 93	470,957 08
Cash deposited bearing interest,	– –	8,000 00	8,000 00	8,000 00	8,000 00
Total amount due from the bank,	219,291 79	1,308,890 87	1,363,021 13	1,155,901 35	1,639,723 47
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,084 47	11,436 82	22,941 60	12,509 41	21,731 52
Real Estate,	– –	16,800 00	13,758 00	9,000 00	5,000 00

Bills of banks in this and of the other New England States, ...	258 05	11,088 57	5,872 00*	2,188 00*	1,003 00
Balances due from other banks, . . .	– –	– –	– –	– –	1,621 12
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	31,319 17	184,309 05	131,165 52	51,256 34	102,638 12
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	182,630 10	1,085,256 43	1,189,284 01	1,080,947 60	1,507,729 71
Total amount of the Resources of the bank, .	219,291 79	1,308,890 87	1,363,021 13	1,155,901 35	1,639,723 47
Rate and amount of Dividends since the last annual return, with dates, ...	– –	April, 1862, $3\frac{1}{2}$ per cent., 21,000 00	April, 1862, $3\frac{1}{2}$ per cent., 21,000 00	April, 1862, 3 per cent., 18,000 00	April, 1862, 4 per cent., 24,000 00
	– –	October, 1862, $3\frac{1}{2}$ per cent., 21,000 00	October, 1862, $3\frac{1}{2}$ per cent., 21,000 00	October, 1862, 3 per cent., 18,000 00	October, 1862, 4 per cent., 24,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	– –	20,474 28	41,557 10	14,772 25	92,310 70
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	– –	300 00	475 00	400 00
Amount of Debts due and not paid, and considered doubtful, ...	5,000 00	3,316 11	8,262 34	19,139 34	2,904 00
Amount of Liabilities of Directors, . .	80,322 00	201,925 93	56,330 57	38,471 82	153,472 25

* Including New York.

	TAUNTON.			ABINGTON.	HINGHAM.
	Bristol County.	Machinists'.	Taunton.	Abington.	Hingham.
DUE FROM THE BANK.					
Capital Stock,	$500,000 00	$200,000 00	$400,000 00	$150,000 00	$140,000 00
Bills in circulation of denomination of five dollars and upwards,	367,360 00	128,665 00	237,624 00	62,325 00	96,194 00*
Bills in circulation of denomination less than five dollars,	130,109 00	54,624 00	114,098 00	21,150 00	20,378 00
Net profits on hand,	52,064 79	19,266 61	85,672 09	28,828 75	4,473 55
Balances due to other banks,	1,584 59	56 82	2,049 08	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	141,126 99	102,565 19	231,315 66	52,203 75	53,191 05
Cash deposited bearing interest,	3,000 00	5,000 00	– –	– –	– –
Total amount due from the bank,	1,195,245 37	510,177 62	1,070,758 83	314,507 50	314,236 60
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	9,970 41	9,494 45	16,355 28	7,072 20	8,814 92
Real Estate,	10,000 00	– –	11,000 00	6,000 00	13,270 50

Bills of banks in this and of the other New England States,	3,318 16	8,520 23	2,118 00	1,845 00	1,241 83
Balances due from other banks,	– –	46,802 76	838 90	5,000 00	1,106 30
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	83,704 58	40,162 14	120,714 67	37,275 31	21,908 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	1,088,252 22	405,198 04	919,731 98	257,314 99	267,895 05
Total amount of the Resources of the bank,	1,195,245 37	510,177 62	1,070,758 83	314,507 50	314,236 60
Rate and amount of Dividends since the last annual return, with dates,	April, 1862, 4 per cent., 20,000 00 October, 1862, 4 per cent., 20,000 00	April, 1862, 3 per cent., 6,000 00 October, 1862, 3 per cent., 6,000 00	April, 1862, 4 per cent., 16,000 00 October, 1862, 4 per cent., 16,000 00	April, 1862, 3½ per cent., 5,250 00 October, 1862, 3½ per cent., 5,250 00	April, 1862, 3 per cent., 4,200 00 October, 1862, 3 per cent., 4,200 00
Amount of Reserved Profits at the time of declaring the last dividend,	50,000 00	17,820 08	83,017 04	26,500 00	5,351 75
Amount of Debts due to the bank, secured by pledge of its stock,	– –	– –	2,600 00	8,179 00	900 00
Amount of Debts due and not paid, and considered doubtful,	4,463 80	10,000 00	300 00	11,961 00	– –
Amount of Liabilities of Directors,	14,032 18	27,844 29	– –	31,517 00	39,164 00

* The rendering of $94 in bills of "five dollars and upwards" is not explained.

	N. BRIDGEWATER.	PLYMOUTH.		WAREHAM.	FALMOUTH.
	North Bridgewater.	Old Colony.	Plymouth.	Wareham.	Falmouth.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$210,000 00	$150,000 00	$100,000 00	$100,000 00
Bills in circulation of denomination of five dollars and upwards,	68,880 00	136,075 00	86,320 00	43,985 00	33,500 00
Bills in circulation of denomination less than five dollars,	25,012 00	30,607 00	37,688 00	11,958 00	14,992 00
Net profits on hand,	24,079 69	9,430 46	9,118 31	4,218 03	2,169 37
Balances due to other banks,	– –	200 00	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	37,042 47	60,330 79	47,947 93	47,872 93	4,613 05
Cash deposited bearing interest,	– –	13,615 98	5,700 00	– –	– –
Total amount due from the bank,	255,014 16	460,259 23	336,774 24	208,033 96	155,274 42
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,887 76	8,320 89	7,051 65	6,331 52	4,452 57
Real Estate,	– –	2,500 00	2,500 00	5,000 00	4,300 00

Bills of banks in this and of the other New England States, ...	3,491 00	9,303 63	5,138 24	8,371 00	3,709 00
Balances due from other banks, . . .	– –	– –	7,500 00	– –	– –
Balances in other bank or banks to be applied to redemption of bills and payable on demand,	16,875 90	54,649 92	25,900 65	19,105 02	20,880 89
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	228,759 50	385,484 79	288,683 70	169,226 42	121,931 96
Total amount of the Resources of the bank, .	255,014 16	460,259 23	336,774 24	208,033 96	155,274 42
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 4 per cent., 4,000 00 October, 1862, 4 per cent., 4,000 00	April, 1862, 3 per cent., 6,300 00 October, 1862, 3 per cent., 6,300 00	April, 1862, 3 per cent., 4,500 00 October, 1862, 3 per cent., 4,500 00	– – July, 1862, 3 per cent., 3,000 00	April, 1862, 2 per cent., 2,000 00 October, 1862, 2 per cent., 2,000 00
Amount of Reserved Profits at the time of declaring the last dividend, ...	20,503 27	7,994 28	7,599 91	2,102 20	2,505 88
Amount of Debts due to the bank, secured by pledge of its stock, ...	*	1,125 00	2,500 00	– –	1,500 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	8,000 00	400 00	1,533 95	1,410 00
Amount of Liabilities of Directors, . .	3,836 28	30,489 29	28,577 33	915 00	10,925 00

* "Ten shares pledged as general collateral."

	HARWICH.	PROVINCETOWN.	YARMOUTH.	EDGARTOWN.	NANTUCKET.
	Bank of Cape Cod.	Provincetown.	Barnstable.	Martha's Vineyard.	Pacific.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$100,000 00	$350,000 00	$100,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	113,500 00	83,250 00	301,105 00	73,140 00	91,185 00
Bills in circulation of denomination less than five dollars,	31,682 00	13,870 00	44,495 00	24,317 00	19,339 00
Net profits on hand,	9,745 61	8,162 04	35,099 46	19,461 33	36,502 86
Balances due to other banks,	– –	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	58,288 35	84,016 64	60,373 65	93,147 02	172,057 75
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	363,215 96	289,298 68	791,073 11	310,065 35	519,084 61
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	7,103 06	6,399 09	26,420 26	13,765 66	8,925 55
Real Estate,	3,625 81	3,400 00	5,500 00	5,000 00	10,000 00

Bills of banks in this and of the other New England States, ...	4,504 00	6,939 00	1,374 00	7,650 61*	5,970 00
Balances due from other banks, . . .	87,164 26	– –	45,000 00	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	3,000 00	78,001 97	85,213 11	187,948 43	179,085 79
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	257,818 83	194,558 62	627,565 74	95,700 65	315,103 27
Total amount of the Resources of the bank, .	363,215 96	289,298 68	791,073 11	310,065 35	519,084 61
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1862, 4 per cent., 6,000 00 October, 1862, 3 per cent., 4,500 00	April, 1862, 3 per cent., 3,000 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 4 per cent., 14,000 00 October, 1862, 4 per cent., 14,000 00	April, 1862, 4 per cent., 4,000 00 October, 1862, 3 per cent., 3,000 00	April, 1862, 3 per cent., 6,000 00 October, 1862, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	8,356 50	4,394 70	32,625 21	19,328 65	32,580 85
Amount of Debts due to the bank, secured by pledge of its stock, ...	2,659 00	2,472 40	2,885 00	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	2,500 00	6,300 00	16,063 64	1,500 00	25,000 00
Amount of Liabilities of Directors, . .	15,727 00	12,818 11	47,725 00	13,254 30	1,000 00

* Including U. S. Notes.

AGGREGATES.

	36 incorporated Banks in Boston.	6 organized under the General Law.	Aggregates of 42 Banks in Boston.	141 Banks out of Boston.*	Aggregates of 183 Banks in the Commonwealth.
DUE FROM THE BANKS.					
Capital Stock,	$34,531,700 00	$3,700,000 00	$38,231,700 00	$29,312,500 00	$67,544,200 00
Bills in circulation of denomination of five dollars and upwards,	5,280,071 50	892,815 00	6,172,886 50	16,589,227 00	22,762,113 50
Bills in circulation of denomination less than five dollars,	1,453,269 50	329,201 00	1,782,470 50	4,413,046 75	6,195,517 25
Net profits on hand,	2,854,065 79	143,778 90	2,997,844 69	2,798,380 04	5,796,224 73
Balances due to other banks,	16,433,012 63	463,047 98	16,896,060 61	517,789 04	17,413,849 65
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	28,154,391 00	2,336,279 14	30,490,670 14	13,234,969 85	43,725,639 99
Cash deposited bearing interest,	1,111,811 30	127,409 70	1,239,221 00	372,628 97	1,611,849 97
Total amount due from the banks,	89,818,321 72	7,992,531 72	97,810,853 44	67,238,541 65	165,049,395 09
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	7,323,704 42	547,162 95	7,870,867 37	1,724,662 18	9,595,529 55
Real Estate,	897,414 36	– –	897,414 36	799,140 45	1,696,554 81

Bills of banks in this and of the other New England States, ...	7,794,352 91	776,896 98	8,571,249 89	783,785 73	9,355,035 62
Balances due from other banks, . . .	5,647,815 05	331,886 70	5,979,701 75	1,174,121 24	7,153,822 99
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,†	– –	– –	– –	9,295,940 25	9,295,940 25
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	68,155,034 98	6,336,585 09	74,491,620 07	53,460,891 80	127,952,511 87
Total amount of the Resources of the banks, .	89,818,321 72	7,992,531 72	97,810,853 44	67,238,541 65	165,049,395 09
Amount of Dividends since the last annual returns, with dates, (for rates see page 84,) .	April, 1862, 1,094,500 00 October, 1862, 1,164,500 00	April, 1862, 112,000 00 October, 1862, 106,000 00	April, 1862, 1,206,500 00 October, 1862, 1,270,500 00	April, 1862, 927,275 00 October, 1862, 934,754 64	April, 1862, 2,133,775 00 October, 1862, 2,205,254 64
Amount of Reserved Profits at the time of declaring the last dividends, . . .	2,608,471 22	149,931 44	2,758,402 66	2,582,618 46	5,341,021 12
Amount of Debts due to the banks, secured by pledge of their stock, ...	353,275 24	132,986 78	486,262 02	361,776 60	848,038 62
Amount of Debts due and not paid, and considered doubtful, ...	728,026 36	29,846 08	757,872 44	1,035,004 05	1,792,876 49
Amount of Liabilities of Directors, . .	4,089,126 35	184,283 97	4,273,410 32	5,622,417 77	9,895,828 09
Amount of stocks deposited with the Auditor,‡	– –	2,601,350 00	2,601,350 00	168,800 00	2,770,150 00

* Including Banks in *South* Boston, required to be classed with Banks out of Boston—and Harvard Bank, in Cambridge, organized under General Law.

† This question refers only to Banks out of Boston.

‡ This question refers only to Banks organized under the General Law.

The following Table shows the Aggregates of Banks in 1861.

	36 incorporated Banks in Boston.	6 organized under the General Law.	Aggregates of 42 Banks in Boston.	139 Banks out of Boston.*	Aggregates of 181 Banks in the Commonwealth.
DUE FROM THE BANKS.					
Capital Stock,	$34,531,700 00	$3,700,000 00	$38,231,700 00	$29,112,500 00	$67,344,200 00
Bills in circulation of denomination of five dollars and upwards,	4,912,537 50	472,785 00	5,385,322 50	10,078,850 00	15,464,172 50
Bills in circulation of denomination less than five dollars,	962,626 50	164,678 00	1,127,304 50	2,925,829 75	4,053,134 25
Net profits on hand,	2,893,428 47	101,173 84	2,994,602 31	2,907,995 89	5,902,598 20
Balances due to other banks,	7,418,097 98	168,867 21	7,586,965 19	413,561 05	8,000,526 24
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits, and balances due to other banks excepted,	22,587,958 51	1,731,751 60	24,319,710 11	8,366,693 16	32,686,403 27
Cash deposited bearing interest,	753,739 94	225,590 24	979,330 18	290,978 30	1,270,308 48
Total amount due from the banks,	74,060,088 90	6,564,845 89	80,624,934 79	54,096,408 15	134,721,342 94
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	6,740,635 04	387,001 09	7,127,636 13	1,749,556 88	8,877,193 01
Real Estate,	880,751 66	– –	880,751 66	745,653 04	1,626,404 70

Bills of banks in this and of the other New England States, ...	3,426,526 90	223,347 16	3,649,874 06	401,056 68	4,050,930 74
Balances due from other banks, . . .	4,204,310 68	169,347 87	4,373,658 55	419,368 36	4,793,026 91
Balances in other bank or banks to be applied to redemption of bills and payable on demand,†	– –	– –	– –	4,334,959 20	4,334,959 20
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	58,807,864 62	5,785,149 77	64,593,014 39	46,445,813 99	111,038,828 38
Total amount of the Resources of the banks, .	74,060,088 90	6,564,845 89	80,624,934 79	54,096,408 15	134,721,342 94
Amount of Dividends since the last annual returns, with dates, (for rates see next page,)	April, 1861, 1,227,234 00 October, 1861, 1,119,234 00	April, 1861, 103,000 00 October, 1861, 109,000 00	April, 1861, 1,330,234 00 October, 1861, 1,222,234 00	April, 1861, 1,027,985 73 October, 1861, 935,100 00	April, 1861, 2,358,219 73 October, 1861, 2,157,334 00
Amount of Reserved Profits at the time of declaring the last dividends, . . .	2,593,491 63	75,946 60	2,669,438 23	2,718,663 99	5,388,102 22
Amount of Debts due to the bank, secured by pledge of their stock, ...	316,513 47	156,198 69	472,712 16	364,970 34	837,682 50
Amount of Debts due and not paid, and considered doubtful, ...	799,716 60	58,333 75	858,050 35	956,042 45	1,814,092 80
Amount of Liabilities of Directors, . .	5,092,060 65	366,966 66	5,459,027 31	6,152,534 46	11,611,561 77
Amount of stocks deposited with the Auditor,‡	– –	1,451,400 00	1,451,400 00	75,265 47	1,526,665 47

* Including Banks in *South* Boston, required to be classed with Banks out of Boston. † This question refers only to Banks out of Boston.

‡ This question refers only to Banks organized under the General Law.

STATEMENT OF DIVIDENDS—1862.

Average dividend of 39 Banks in Boston—not including those in South Boston—paid in April on $36,320,000 capital, was $3\frac{32}{100}$ per cent.

Average dividend of 37 Banks in Boston—not including those in South Boston—paid in October on $35,520,000 capital, was $3\frac{51}{100}$ per cent.

Average dividend of 129 Banks out of Boston—including those in South Boston—paid in April on $27,052,500 capital, was $3\frac{43}{100}$ per cent.

Average dividend of 133 Banks out of Boston—including those in South Boston—paid in October on $27,892,500 capital, was $3\frac{35}{100}$ per cent.

Average dividend of 168 Banks in the Commonwealth, paid in April on $63,372,500 capital, was $3\frac{37}{100}$ per cent.

Average dividend of 170 Banks in the Commonwealth, paid in October on $63,412,500 capital, was $3\frac{48}{100}$ per cent.

By authority of Acts of the legislature of 1862, the Capital Stock of the Bank of Brighton was reduced from $250,000 to $200,000; the Central Bank, in Worcester, from $350,000 to $250,000; and the Village, in Danvers, from $200,000 to $150,000.

The Bank of Mutual Redemption, the National and Traders' Banks, of Boston, the Essex, of Haverhill, the Lee, People's, of Roxbury, the Wrentham, Fairhaven, and Pocasset and Wamsutta, of Fall River, representing a capital of $3,211,700, made no dividends in 1862. The Merchants', of Newburyport, Mercantile, of Salem, Central, of Worcester, Wareham, and Housatonic, of Stockbridge, representing a capital of $960,000, made none in April; the Eliot, and Mount Vernon, of Boston, and the Marblehead, none in October.

The Fall River Union, and the Pocasset Banks, of Fall River, in the State of Rhode Island, by decree of the Supreme Court of the United States, ceding said municipality to Massachusetts, became corporations of this Commonwealth on the first day of March, 1862.

STATEMENT OF DIVIDENDS—1861.

Average dividend of 41 Banks in Boston—not including those in South Boston—paid in April on $37,931,700 capital, was $3\frac{51}{100}$ per cent.

Average dividend of 41 Banks in Boston—not including those in South Boston—paid in October on $37,731,700 capital, was $3\frac{24}{100}$ per cent.

Average dividend of 133 Banks out of Boston—including those in South Boston—paid in April on $27,412,500 capital, was $3\frac{31}{100}$ per cent.

Average dividend of 131 Banks out of Boston—including those in South Boston—paid in October on $27,287,500 capital, was $3\frac{42}{100}$ per cent.

Average dividend of 174 Banks in the Commonwealth, paid in April on $65,344,200 capital, was $3\frac{38}{100}$ per cent.

Average dividend of 172 Banks in the Commonwealth, paid in October on $65,019,200 capital, was $3\frac{32}{100}$ per cent.

CONDITION

OF THE

INSTITUTIONS FOR SAVINGS

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1 8 6 2.

	BOSTON.				CHELSEA.
	Franklin Institution for Savings.	Provident Institution for Savings.	Suffolk Savings Bank.	East Boston Savings Bank.	Chelsea Savings Bank.
Number of Depositors,	784	30,967	10,863	2,262	1,409
Amount of Deposits,	$96,090 91*	$7,237,018 96	$3,117,723 62	$187,694 47	$130,690 60
Public Funds,	46,000 00	1,675,890 00	1,041,100 00	– –	10,000 00
Loans on public funds,	– –	17,000 00	– –	6,000 00	– –
Bank Stock,	30,947 08	992,180 00	365,175 00	47,947 70	22,503 90
Loans on bank stock,	– –	48,150 00	5,000 00	12,700 00	– –
Deposits, in banks, bearing interest,	10,101 26	– –	124,543 84	8,935 49	– –
Loans on railroad stock,	– –	2,975 00	40,000 00	– –	– –
Invested in real estate,	– –	51,500 00	– –	– –	– –
Loans on mortgage of real estate,	10,400 00	2,426,370 00	1,268,200 00	93,954 41	61,960 00
Loans to county, or town,	– –	671,100 00	6,000 00	9,375 00	20,000 00
Loans on personal security,	– –	669,300 00	489,234 16	11,473 65	1,500 00
Cash on hand,	1,061 47	742,981 14	81,115 08	3,674 16	17,884 97

Rate and amount of ordinary Dividend for last year, ...	4 per cent., 968 57	4 per cent., 251,279 36	4 per cent., 107,703 35	5 per cent. – –	5 per cent. – –
Average annual per cent. of Dividends ending at time of and including last extra, . .	New Bank.	7 per cent.	7 per cent.	$7\frac{1}{2}$ per cent.	8 per cent.
Extra Dividends, when declared, . . .	Every 3 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	571	21,794 94	11,305 91	750 00	400 00

Franklin Savings Bank.—Public Funds—United States treasury notes, 7 3-10 per cent., $10,000; do., 6 per cent. bonds, due in 1881, 15,000; 6 per cent. certificates of indebtedness, 1 year, 16,000; Massachusetts State bonds, due in 1876, 5,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 44 shares Continental, $3,942.50; 31 shares Webster, 2,905.75; 68 shares Revere, 6,661; 40 shares New England, 4,170; 37 shares Atlas, 3,727; 31 shares Granite, 3,234.33; 68 shares North, 6,306 50.

Deposit in Bank bearing interest—Continental Bank, $10,101.26.

Provident Institution for Savings.—Public Funds—United States, $929,000; State of Massachusetts, 491,890; State of Vermont, 65,000; State of Rhode Island, 190,000.

Loans on Public Funds are—Massachusetts scrip, $8,000; Albany City scrip, 9,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Atlantic, $21,500; Atlas, 45,000; Boston, 35,000; Columbian, 42,800; City, 31,500; Eagle, 45,000; Globe, 31,500; Granite, 34,000; Hamilton, 22,500; Hide and Leather, 10,000; Massachusetts, 22,500; Merchants', 100,000; Market, 36,400; New England, 23,900; North, $30,700; Revere, 20,000; State, 39,480; Suffolk, 30,000; Shoe and Leather Dealers', 50,000; Tremont, 67,400; Union, 31,200; Washington, 33,700; Webster, 188,100.

Loans on Bank Stock are—20 shares Atlas, 10 shares Eagle, and 7 shares Boylston, $3,150; 47 shares Woburn, 3,500; 100 shares Tremont, 9,000; 45 shares Mechanics', 4,000; 30 shares Dedham, 2,500; 12 shares Union, 1,000; 100 shares Merchants', and 250 shares Machinists', 25,000.

Loan on Railroad Stock is—35 shares Nashua and Lowell, $2,975.

Suffolk Savings Bank.—Public Funds—United States treasury notes, $111,500; United States scrip, 228,500; Massachusetts scrip, 231,100; City of Boston scrip, 170,000; City of Roxbury scrip, 26,000; State of Rhode Island bonds, 50,000; State of Vermont bonds, 15,000; United States certificates of deposit, 145,000; United States certificates of indebtedness, 64,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Market, $10,500; Atlas, 31,600; Washington, 15,000; Hamilton, 10,000; State, 10,500; Shoe and Leather Dealers', 10,000; Granite, 12,700; Revere, 20,000; Bay State, 13,125; Shawmut, 10,000; City, 15,000; Bank of Commerce, 20,000; Hide and Leather, 10,000; Union, 10,000; Merchants', 48,300; Columbian, 35,000; Massachusetts, 5,000; Webster, 37,500; Railroad, 3,750; New England, 1,100; Eagle, 36,100.

Loan on Bank Stock is—70 shares Suffolk, $5,000.

Deposit in Bank bearing interest is—Columbian, $*24,543.84.

Loans on Railroad Stock are—$50,000 Chicago, Iowa and Nebraska Railroad bonds, $40,000.

East Boston Savings Bank.—Loans on Public Funds—United States certificates of indebtedness, $6,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 27 shares Merchants', $2,771.87; 30 shares Webster, 3,000; 25 shares National, 2,500; 100 shares Maverick, 10,000; 40 shares Howard, 4,065; 20 shares Traders', 2,027.50; 31 shares North, 3,150; 25 shares Eagle, 2,733.33; 20 shares Granite, 2,175; 2 shares Exchange, 230; 50 shares Bank of North America, 5,000; 50 shares Bank of Commerce, 5,145; 50 shares Bank of the Republic, 5,150.

Loans on Bank Stock are—10 shares Maverick, $500; 75 shares Exchange, 7,500; 10 shares Blackstone, 800; 14 shares Eliot, 1,400; 16 shares Bank of the Republic, 1,300; 31 shares Merchants', 1,200.

Deposit in Bank bearing interest—Maverick, $2,935.49. United States Assistant Treasurer, Boston, $6,000.

Chelsea Savings Bank.—Public Funds—United States bonds, $5,000 6 per cent., 5,000 United States 7 3-10 per cent. scrip.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Tradesman's, $2,870; North, 1,014; Howard, 1,925; Eliot, 2,050; Bank of Commerce, 1,022.50; Exchange, 3,022 35; Bank of North America, 1,037.50; Boylston, 2,387; Atlas, 3,010; Suffolk, 1,050; Eagle, 3,115.75.

* $1,268 of which is rendered as "soldiers' special deposit."

	ANDOVER.	DANVERS.	GLOUCESTER.	HAVERHILL.	LAWRENCE.
	Andover Savings Bank.	Danvers Savings Bank.	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.
Number of Depositors,	1,557	1,514	922	4,102	2,480
Amount of Deposits,	$345,968 48	$287,673 66	$143,178 97	$822,186 77	$465,988 76
Public Funds,	51,532 50	4,000 00	2,000 00	70,000 00	60,000 00
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	76,500 00	85,966 67	74,126 00	241,000 00	134,850 00
Loans on bank stock,	1,000 00	3,242 00	– –	50,100 00	4,200 00
Deposits, in banks, bearing interest,	10,494 52	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	2,000 00	– –
Invested in real estate,	938 60	– –	– –	– –	– –
Loans on mortgage of real estate,	160,181 20	101,201 71	34,040 00	448,650 00	131,261 00
Loans to county, or town,	9,200 00	42,200 00	24,500 00	3,200 00	10,500 00
Loans on personal security,	46,300 00	45,126 30	1,500 00	3,300 00	94,535 00
Cash on hand,	1,231 35	5,936 98	6,566 96	26,036 77	29,224 33

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 15,042 65	5 per cent., 13,236 05	5 per cent., 6,120 37	5 per cent., 37,417 54	4 per cent., 14,511 14
Average annual per cent. of Dividends ending at time of and including last extra, . .	6 per cent.	$6\frac{6}{10}$ per cent.	7 per cent.	7 per cent.	$6\frac{8}{10}$ per cent.
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	600 00	650 00	413 28	1,583 27	820 00

Andover Savings Bank.—Public Funds—United States bonds, $51,532.50.

The Bank Stock is owned as follows: — (Rendered at par value.) Blackstone, Boston, $6,000; Webster, 5,000; Granite, 6,000; Safety Fund, 2,500; Bank of the Republic, 15,000; Merchants', Boston, 5,000; Revere, 15,000; Bay State, 7,500; Andover, 14,500.

Loan on Bank Stock is—17 shares Union, Haverhill, $1,000.

Deposit in Bank bearing interest is—Andover, $10,494.52.

Danvers Savings Bank.—Public Funds—6 per cent. United States certificates of indebtedness, $4,000.

The Bank Stock is owned as follows:—(Rendered at cost to the Bank.) Revere, $10,000; Howard, 4,500; Asiatic, 18,000; Naumkeag, 500; Warren, 5,600; Rockport, 1,000; Bank of Commerce, 8,000; Commercial, Salem, 666.67; Bank of North America, 2,200; Cape Ann, 200; National, 5,000; Exchange, Boston, 8,000; Tremont, 1,500; Washington, 6,000; Village, 14,800.

Loans on Bank Stock are—72 shares Village, $2,942; 4 shares Warren, 300.

Cape Ann Savings Bank.—Public Funds—$2,000 United States 5-20 bonds.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 98 shares Gloucester, $10,480.50; 44 shares Tremont, 4,366; 45 shares Village, 3,375; 41 shares Exchange, 4,185.70; 50 shares Safety Fund, 5,030; 30 shares Bank of Commerce, 3,015.25; 7 shares Merchants', 711.25; 12 shares Atlas, 1,248; 5 shares Webster, 512.50; 50 shares Bank of Republic, 5,020; 81 shares Rockport, 8,559.50; 37 shares Shawmut, 3,972.88; 50 shares Blackstone, 5,106.25; 10 shares Globe, 1,100; 16 shares Freeman's, 1,720; 20 shares Howard, 2,000; 35 shares National, 3,560.50; 40 shares Atlantic, 4,260; 26 shares Eagle, 2,760.17; 31 shares Bank of Cape Ann, 3,142.50.

Haverhill Savings Bank.—Public Funds—United States 5 per cent., $1,000; United States 6 per cent., 69,000.

The Bank Stock is owned as follows:—(Rendered at par value, "except Union and Merrimack, and *essentially* at *cost.*") Essex, $16,700; Haverhill, 24,000; Merrimack, 14,550; Union, 3,650; Andover, 3,200; Bay State, 1,500; Malden, 10,000; National, 20,000; Bank of North America, 20,000; Bank of the Republic, 15,000; Exchange, 14,000; Atlas, 10,000; Blackstone, 10 000; Howard, 10,000; Maverick, 10,000; North, 10,000; Shawmut, 10,000; Traders', 10,000; Webster, 10,000; Safety Fund, 5,000; Faneuil Hall, 4,000; Columbian, 4,000; Eagle, 4,000; Shoe and Leather Dealers', 800; State, 600.

Loans on Bank Stock are—Merrimack, $800; Blackstone, 600; Essex, 11,800; Faneuil Hall, 500; Haverhill, 8,200; National 4,000; Union, Haverhill, 1,100; Bank of the Republic, 1,000; Malden, 6,300; Exchange, 1,000; Mechanics', Boston, 14,300; Abington, 500.

Loan on Railroad Stock is—Boston and Maine, $2,000.

Essex Savings Bank.—Public Funds—Massachusetts 6 per cent., $5,000; United States 6 per cent., 35,000; United States 7 3-10 per cent., 20,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 260 shares Bay State, $19,500; 150 shares Webster, 15,000; 60 shares Suffolk, 6,000; 20 shares Shawmut, 2,000; 75 shares Merchants', 7,500; 100 shares Safety Fund, 10,000; 10 shares Union, 1,000; 50 shares Atlas, 5,000; 31 shares Maverick, 3,100; 50 shares Hide and Leather, 5,000; 150 shares Revere, 15,000; 60 shares Tremont, 6,000; 60 shares Howard, 6,000; 5 shares Massachusetts, 1,250; 150 shares Bank of the Republic, 15,000; 75 shares Bank of North America, 7,500; 100 shares Bank of Commerce, 10,000.

Loan on Bank Stock is—48 shares Bay State, 15 shares Spicket Falls, $4,200.

	LYNN.	NEWBURYPORT.	ROCKPORT.	SALEM.	SALISBURY.
	Lynn Institution for Savings.	Institution for Savings in Newburyport and its Vicinity.	Rockport Savings Bank.	Salem Savings Bank.	Provident Institution for Savings in the towns of Salisbury and Amesbury.
Number of Depositors,	2,301	6,783	371	10,463	1,981
Amount of Deposits,	$351,867 10	$1,697,221 23	$36,725 92	$2,321,249 02	$385,025 51
Public Funds,	22,000 00	81,590 00	– –	473,041 43	98,000 00
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	45,700 00	639,398 00	21,850 00	259,161 80	98,295 00
Loans on bank stock,	15,660 00	4,810 00	2,200 00	26,900 00*	4,150 00
Deposits, in banks, bearing interest,	26,000 00	49,106 00	– –	40,000 00	8,000 00
Loans on railroad stock,	– –	– –	– –	– –	150 00
Invested in real estate,	– –	28,000 00	– –	– –	4,900 00
Loans on mortgage of real estate,	155,484 00	421,424 35	10,638 53	371,778 07	74,071 00
Loans to county, or town,	69,340 00	314,814 00	– –	638,075 48	57,200 00
Loans on personal security,	23,900 00	53,652 16	– –	329,020 59	37,900 00
Cash on hand,	4,438 16	100,797 45	2,906 91	183,271 65	26,890 81

Rate and amount of ordinary Div'd last year,	5 per cent., 15,045 07	5 per cent., 78,396 13	5 per cent., 1,566 78	5 per cent., 100,972 04	$5\frac{1}{2}$ per cent., 19,303 03
Average annual per cent. of Dividends ending at time of and including last extra, . .	$6\frac{1}{2}$ per cent.	$7\frac{4}{10}$ per cent.	6 per cent.	$6\frac{1}{2}$ per cent.	$6\frac{2}{7}$ per cent.
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	Every 5 years.	Not answered.	Every 5 years.
Annual Expenses of the institution, . .	998 25	2,856 90	75 00	4,489 99	502 61

Lynn Institution for Savings.—Public Funds—United States, $12,000; Massachusetts, 10,000.

The Bank Stock is owned as follows:—(Rendered at par val.) Lynn Mechanics', $10,000; Laighton, 5,000; City, Lynn, 5,000; Columbian, Boston, 6,700; Suffolk, 5,000; Hide and Leather, 5,000; New England, 5,000; Shoe and Leather Dealers', 2,000; Exchange, 2,000.

Loans on Bank Stock are—10 shares Exchange, $900; 20 shares Shoe and Leather Dealers', 470; 10 shares Hide and Leather, 900; 82 shares Laighton, 6,700; 25 shares Lynn Mechanics', 1,840; 30 shares City Bank of Lynn, 2,450; 22 shares Woburn Bank, 2,000; 5 shares Worcester, 400.

Deposit in Bank—Lynn Mechanics', $26,000.

Institution for Savings in Newburyport and Vicinity.—Public Funds—United States, $44,590; Massachusetts, 12,000; Maine, 15,000; Connecticut, 10,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlas, $50,000; Atlantic, 12,200; Blackstone, 2,300; Boston, 11,850; City, 10,800; Columbian, 30,000, Bank of Commerce, 24,400; Eagle, 24,200; Eliot, 2,400; Exchange, 10,000; Faneuil Hall; 12,900; Freeman's, 13,500; Globe, 8,300; Granite, 29,600; Hamilton, 10,000; Hide and Leather, 10,000; Howard, 10,000; Market, 11,970; Massachusetts, 8,250; Maverick, 16,300; Merchants', 24,200; New England, 10,000; North, 16,300; Bank of North America, 4,500; Revere, 22,000; Safety Fund, 10,000; Shawmut, 15,000; Shoe and Leather Dealers', 15,600; State, 6,180; Suffolk, 2,200; Traders', 24,100; Tremont, 36,200; Union, 20,800; Washington, 35,300; Webster, 12,200; Mechanics', Newburyport, 21,500; Merchants', do., 43,098; Ocean, do., 5,250; Gloucester, 6,000.

Loans on Bank Stock are—4 shares Ocean, Newburyport, $160; 13 shares Mechanics', do., 1,000; 32 shares Union, Haverhill, 2,750; 10 shares Grand, Marblehead, 900.

Deposit in Bank bearing interest is—Ocean, $49,106.

NOTE.—"Invested in Real Estate" includes $25,000, owned in Fifty Associates' Corporation, Boston. Included in "Loans on Personal Security," is annuity in Trust in Massachusetts Hospital Life Insurance Company, $6,226.75; Loans to Corporations, $4,830, and Loans on Pledge of Stocks, $7,956.41.

Rockport Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) Rockport, $3,700; Gloucester, 400; Village, 750; Bank of Cape Ann, 3,100; Howard, 1,000; National, 1,500; Webster, 1,500; Bank of Commerce, 1,500; Tremont, 1,200; Granite, 600; Blackstone, 1,600; Revere, 1,000; Bank of Republic, 3,000; Hide and Leather, 1,000.

Loan on Bank Stock is—Rockport, $2,200.

Salem Savings Bank.—Public Funds—United States 5 per cent. scrip, $50,000; United States 6 per cent., 20,000; United States 6 per cent. scrip of 1881, 23,406.25; United States 7 3-10 per cent., 80,000; United States 6 per cent. 5-20, 105,000; United States certificates of indebtedness, 39,635.18; United States certificates of deposit, 100,000; State of Connecticut, 30,000; Vermont, 25,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Exchange, $4,133.33; Marblehead, 2,000; Asiatic, 7,670; Commercial, 3,200; Columbian, 28,000; City, 10,500; Salem, 2,700; Beverly, 625; Merchants', 40,333.47; Bank of Commerce, 60,000; Tremont, 15,000; North, 20,000; Revere, 30,000; Hide and Leather, 15,000; Safety Fund, 20,000.

Loans on Bank Stock are—Exchange, Boston, and Rockland, Roxbury, $4,500; Laighton, Lynn, 6,000; Shoe and Leather Dealers', 1,400; Marblehead, and Grand, 5,000.

Deposit in Bank bearing interest is—Merchants', $40,000.

Loan to Bank is—Danvers, $10,000.

Provident Institution for Savings in the Towns of Salisbury and Amesbury.—Public Funds—United States, $50,000; Massachusetts, 18,000; Maine, 5,000; New Hampshire, 4,000; City of Boston, 5,000; Roxbury, 5,000; Chelsea, 5,000; Augusta, 4,000; Portland, 1,000; Gardiner, 1,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 25 shares Eliot, Boston, $2,500; 15 shares Atlantic, 1,500; 40 shares Webster, 4,000; 20 shares Maverick, 2,000; 15 shares New England, 1,500; 50 shares Hide and Leather, 5,000; 35 shares Columbian, 3,500; 25 shares Union, 2,500; 37 shares Tremont, 3,700; 43 shares Boston, 2,150; 25 shares Globe, 2,500; 25 shares Shoe and Leather Dealers', 2,500; 20 shares Howard, 2,000; 35 shares Eagle, 3,500; 45 shares Merchants', Boston, 4,500; 12 shares Granite, 1,200; 37 shares Shawmut, 3,700; 13 shares Faneuil Hall, 1,300; 38 shares Suffolk, 3,800; 40 shares Bank of Commerce, 4,000; 52 shares State, 3,120; 10 shares City, 1,000; 30 shares Blackstone, Boston, 3,000; 20 shares Boylston, 2,000; 50 shares Exchange, Boston, 5,000; 50 shares Atlas, 5,000; 18 shares Traders', 1,800; 50 shares Revere, 5,000; 20 shares Bank of the Republic, 2,000; 15 shares Safety Fund, 1,500; 45 shares Bay State, Lawrence, 3,375; 42 shares Railroad, Lowell, 3,150; 50 shares Powow River, Salisbury, 5,000.

Loans on Bank Stock are—2 shares Powow River, $150; 45 shares Howard, Boston, 400.

Deposit in Bank bearing interest is—Powow River, $8,000, included in cash on hand.

Loan on Railroad Stock is—on 2 shares of the Boston and Maine Railroad, $150.

* Loans on Bank Stock include $10,000 loaned to banks.

	CAMBRIDGE.	CAMBRIDGEPORT.	CHARLESTOWN.	CONCORD.	FRAMINGHAM.
	Savings Institution in Cambridge.	Cambridgeport Savings Bank.	Warren Institution for Savings.	Middlesex Institution for Savings.	Framingham Savings Bank.
Number of Depositors,	1,787	881	5,416	2,539	1,242
Amount of Deposits,	$388,141 92	$156,510 19	$1,393,414 61	$668,136 24	$241,607 14
Public Funds,	25,174 64	36,937 33	117,743 75	66,000 00	25,000 00
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	17,400 00	17,095 33	45,899 00	202,360 00	69,200 00
Loans on bank stock,	4,100 00	– –	2,175 00	14,300 00	7,505 00
Deposits, in banks, bearing interest,	– –	5,000 00	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	1,800 00	– –
Invested in real estate,	– –	– –	68,000 00	– –	1,500 00
Loans on mortgage of real estate,	268,768 80	58,788 72	900,139 00	308,298 00	93,011 50
Loans to county, or town,	10,000 00	14,500 00	190,091 42	31,185 00	22,400 00
Loans on personal security,	51,887 00	21,500 00	101,150 00	35,113 00	10,200 00
Cash on hand,	10,811 48	2,688 81	37,406 29	28,141 95	15,694 54

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 16,738 85	4 per cent. – –	4 per cent., 47,877 65	4 per cent., 24,870 96	5 per cent., 10,043 31
Average annual per cent. of Dividends ending at time of and including last extra, . .	$7\frac{1}{8}$ per cent.	8 per cent.	7 per cent.	$7\frac{1}{4}$ per cent.	$6\frac{67}{100}$ per cent.
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	1,275 00	310 00	5,712 64	3,115 49	700 00

Savings Institution in Cambridge.—Public Funds—25 United States treasury notes of $1,000, cost $25,174.64.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Bank of Commerce, $2.044; 7 shares Cambridge, 630; 25 shares Charles River, 2,526; 22 shares Lechmere, 2.200; 50 shares Revere, 5,000; 50 shares Continental, 5,000.

Loans on Bank Stock are—20 shares Merrimack, Haverhill, 10 shares City, Boston, and 1 share Union, Boston, $1,800; 20 shares Fitchburg, 300; 25 shares New England, 2,000.

Cambridgeport Savings Bank.—Public Funds—United States bonds, $7,000, cost 6,956 08; United States certificates of indebtedness, 30,000, cost 29,981.25.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 40 shares Cambridge, $4.175; 40 shares Eliot, 3,995 33; 25 shares Webster, 2,525; 14 shares Cambridge City, 1,400; 50 shares Harvard, 5,000.

Deposit in Bank bearing interest is—Cambridge Bank, $5,000.

Warren Institution for Savings.—Public Funds—United States securities, $97,418.75; Connecticut bonds, 10,325; Massachusetts, 10,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares City, $1,980; 114 shares Bunker Hill, 11,552; 49 shares Shoe and Leather Dealers', 5,233; 30 shares State, 1,815; 35 shares Market, 2,765; 68 shares Eagle, 6,834; 100 shares Hide and Leather, 10,000; 22 shares Massachusetts, 5,720.

Loan on Bank Stock is—33 shares Railroad, and 4 shares Bunker Hill, $2,175.

Middlesex Institution for Savings.—Public Funds—United States treasury notes, $6,000; United States bonds, 60,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Grocers' Bank, Boston, $2,800; Hide and Leather, 4,800; Safety Fund, 2,800; Blackstone, 5,000; Revere, 15,000; National, 10,000; Webster, 15,000; Merchants,' 20,000; City, 10,000; State, 9,960; Eagle, 15,000; Hamilton, 1,400; Granite, 2,500; Columbian, 6,700; Shoe and Leather Dealers', 10,000; Traders', 2,500; Bank of Commerce, 15,000; Tremont, 7,500; Bank of North America, 7,500; Shawmut, 5,000; Faneuil Hall, 5,000; Eliot, 10,000; Howard, 7,500; Concord, 10,000; Framingham, 500; Lowell, 900.

Loans on Bank and Railroad Stock are—20 shares Concord Bank, and 15 shares Fitchburg Railroad, $2,300; 20 shares Prescott, and 12 shares Fitchburg Railroad, 2,000; 100 shares Boston, and 50 shares Western Railroad, 10,000.

Loans on Railroad Stock are—20 shares Fitchburg, and 11 shares Western, $1,000; 16 shares Fitchburg, 800.

Framingham Savings Bank.—Public Funds—United States stocks, $25,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Bank of Commerce, $13,800; Eliot, 5,200; Framingham, 2,000; Granite, 2,000; Howard, 5,000; Hide and Leather, 12,000; Maverick, 4,200; Bank of the Republic, 6,000; Safety Fund, 16,500; Traders', 1,000; Webster, 1,500.

Loans on Bank Stock are—on 5 shares Granite, $327; on 6 shares Bank of Brighton, and 5 shares Cambridge Market Bank, 300; on 22 shares Framingham Bank, 1,478; and on 60 shares Bank of the Metropolis, 5,400.

	LOWELL.			MALDEN.	MARLBOROUGH.
	City Institution for Savings.	Lowell Institution for Savings.	Mechanics' Savings Bank.	Malden Savings Bank.	Marlborough Savings Bank.
Number of Depositors,	6,276	4,627	473	212	151
Amount of Deposits,	$1,780,173 53	$1,128,820 88	$90,820 81	$17,058 48	$8,547 00
Public Funds,	236,700 00	375,000 00	54,540 00	4,000 00	1,500 00
Loans on public funds,	2,000 00	– –	– –	– –	– –
Bank Stock,	264,675 00	262,360 00	16,200 00	505 00	– –
Loans on bank stock,	22,050 00	– –	– –	– –	– –
Deposits, in banks, bearing interest,	130,000 00	64,000 00	– –	803 08	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	20,334 06	– –	– –	– –
Loans on mortgage of real estate,	698,000 00	115,207 92	13,350 00	8,750 40	3,250 00
Loans to county, or town,	338,300 00	289,875 00	2,000 00	3,000 00	3,000 00
Loans on personal security,	83,930 00	– –	1,150 00	– –	700 00
Cash on hand,	4,518 53	2,043 90	4,470 56	– –	242 31

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 77,985 36	4 per cent., 39,836 46	5 per cent., 1,578 00	5 per cent., 463 59	– – 237 29
Average annual per cent. of Dividends ending at time of and including last extra, . .	$7\frac{22}{100}$ per cent.	$7\frac{46}{100}$ per cent.	No extra.	No extra.	Not answered.
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	New Bank.	*	Every 5 years.
Annual Expenses of the institution, . .	3,082 23	2,900 00	465 52	125 00	20 00

City Institution for Savings.—Public Funds—United States 6 per cent. treasury notes, $46,700; United States 7 3-10 per cent. treasury notes, 32,000; United States certificates of indebtedness, 50,000; United States 5-20 treasury notes, 18,000; on deposit in United States Treasury at Boston, 90,000

Loan on Public Funds is—United States 7 3-10 per cent. treasury notes, $2,000.

The Bank Stock is owned as follows:—Appleton, $20,000; Prescott, 13,500; Wamesit, 10,000; Railroad, 900; Tremont, 15,200; Boylston, 4,000; Shawmut, 5,000; Exchange, 5,000; Granite, 14,400; Blackstone, 15,000; National, 14,100; Eliot, 5,000; Webster, 10,500; Atlas, 12,000; Hide and Leather, 5,000; Howard, 500; Safety Fund, 25,000; Revere, 25,000; Bank of Commerce, 16,500; Bank of North America, 19,200; Bank of the Republic, 20,000; Pemberton, 5,000; Bay State, 1,875; Bunker Hill, 2,000.

Loans on Bank Stock are—10 shares Prescott, and 10 shares Appleton, $1,500; 15 shares Wamesit, and 10 shares Bunker Hill, 1,800; 10 shares Bank of North America, 20 shares Webster, and 46 shares Atlas, 5,600; 34 shares Abington, 3,000; 119 shares Appleton, 10,150.

Deposits in Banks bearing interest are—Wamesit, $30,000; Bank of Commerce, 100,000.

Lowell Institution for Savings.—Public Funds—Loan to United States, $375,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Eagle, $53,600; Lowell, 16,300; Bank of Commerce, 23,000; Granite, 21,600; Bank of North America, 20,000; Columbian, 15,600; Globe, 15,000; New England, 14,600; Traders', 14,000; State, 12,960; City, 12,000; Hamilton, 12,000; Market, 9,100; Bunker Hill, 7,000; Tremont, 6,000; Railroad, 5,100; Boston, 4,500.

Deposits in Banks bearing interest are—Mutual Redemption, $14,000; National, 50,000.

Mechanics' Savings Bank, in Lowell.—Public Funds—$14,000 United States 5 per cent. bonds of 1874; 6,000 United States 5 per cent. bonds of 1865; 8,000 United States 6 per cent. bonds, 5-20; 17,000 United States 7 3-10 per cent. treasury notes; 13,000 United States certificates of indebtedness.

The Bank Stock is owned as follows:—(Rendered at par value.) 50 Webster, Boston, $5,000; 50 shares Bank of Commerce, 5,000; 32 shares Revere, 3,200; 30 shares Blackstone, 3,000.

Malden Savings Bank.—Public Funds—United States 7 3-10 per cent. stock, $2,000; United States 6 per cent. certificates, 2,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Malden, $505.

Deposit in Bank bearing interest is—Malden, $803.08.

Marlborough Savings Bank.—Public Funds—United States 7 3-10 per cent. treasury notes, $1,500.

* In operation less than five years.

	NEWTON.	WALTHAM.	CLINTON.	FITCHBURG.	LANCASTER.
	Institution for Savings in the town of Newton.	Waltham Savings Bank.	Clinton Savings Bank.	Fitchburg Savings Bank.	Lancaster Savings Bank.
Number of Depositors,	225	1,172	508	3,980	1,357
Amount of Deposits,	$26,741 47	$217,268 05	$80,272 53	$786,321 86	$274,343 69
Public Funds,	500 00	3,000 00	3,000 00	44,125 00	31,085 00
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	4,890 00	9,492 00	– –	157,800 00	47,500 00
Loans on bank stock,	– –	– –	– –	3,340 00	5,310 00
Deposits, in banks, bearing interest,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	16,714 00	142,292 80	26,850 00	368,693 40	141,250 00
Loans to county, or town,	1,000 00	28,450 00	16,000 00	78,800 00	15,100 00
Loans on personal security,	2,975 00	58,749 75	29,850 00	123,175 76	31,591 67
Cash on hand,	1,339 90	9,748 18	6,625 88	35,849 98	6,787 98

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 1,111 32	5 per cent., 8,586 36	5 per cent., 3,381 90	$4\frac{3}{4}$ per cent., 34,466 99	5 per cent., 12,063 22
Average annual per cent. of Dividends ending at time of and including last extra, . .	$6\frac{1}{2}$ per cent.	$6\frac{1}{3}$ per cent.	7 per cent.	$6\frac{1}{4}$ per cent.	$6\frac{1}{2}$ per cent.
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	83 25	700 00	231 75	1,125 00	306 50

Institution for Savings in the Town of Newton.—Public Funds—" $500 United States 7 3-10 stock."

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Revere, $2,000; 11 shares Newton, 1,110; 10 shares Harvard, 1,000; 6 shares Bank of Brighton, 480; 3 shares Waltham, 300.

Loan to County or Town is—Town of Newton, $1,000.

Waltham Savings Bank.—Public Funds—" United States Coupon 6's, $3,000."

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Waltham, $3,992; Newton, 500; Revere, 5,000.

Clinton Savings Bank.—Public Funds—" United States 7 3-10 treasury notes, $3,000."

No Bank Stock.

Fitchburg Savings Bank.—Public Funds—United States bonds, $29,125; State of Vermont bonds, 15,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Fitchburg, $12,500; Rollstone, 10,000; Townsend, 500; Quinsigamond, 3,000; City, Worcester, 10,000; Atlas, 15,200; Bank of North America, 5,000; North, 10,000; Webster, 10,000; National, 10,000; Revere, 10,000; Safety Fund, 16,600; Howard, 10,000; Merchants', 25,000; Bank of Commerce, 10,000.

Loans on Bank Stock are—37 shares Fitchburg, $3,340.

Lancaster Savings Bank.—Public Funds—" United States 6's of 1881, $20,000, cost 18,300;" " United States 5's of 1874, 14,000, cost 12,785."

The Bank Stock is owned as follows:—(Rendered at par value.) 50 shares Lancaster, 75 shares City, Lynn, 50 shares Cambridge Market, 50 shares Bank of Commerce, 50 shares Bank of the Republic, 50 shares Eliot, 50 shares Granite, 50 shares Howard, and 50 shares Webster, $47,500.

Loan on Bank Stock is—Lancaster, $5,310.

Loans to County or Town are—County of Worcester, $5,000; Towns of Lancaster, 4,400; Sterling, 2,000; Harvard, 1,000; Bolton, 2,700.

	MILFORD.	MILLBURY.	N. BROOKFIELD.	SOUTHBRIDGE.	WINCHENDON.
	Milford Savings Bank.	Millbury Savings Bank.	North Brookfield Savings Bank.	Southbridge Savings Bank.	Winchendon Savings Bank.
Number of Depositors,	916	317	323	1,128	457
Amount of Deposits,	$117,214 63	$48,960 01	$23,160 85	$203,280 39	$52,745 53
Public Funds,	15,000 00	5,805 90	– –	48,900 00	2,000 00
Loans on public funds,	– –	– –	– –	1,800 00	– –
Bank Stock,	17,174 00	14,915 00	5,632 00	15,000 00	13,082 00
Loans on bank stock,	11,355 00	– –	– –	15,600 00	– –
Deposits, in banks, bearing interest,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	27,166 00	22,225 00	6,367 75	58,750 00	19,180 59
Loans to county, or town,	21,000 00	2,000 00	3,945 00	17,100 00	3,700 00
Loans on personal security,	21,077 00	3,150 00	5,056 00	40,500 00	7,634 44
Cash on hand,	4,189 40	2,467 34	3,074 00	12,045 24	8,452 12

Rate and amount of ordinary Dividend for last year, ...	5 per cent. – –	5 per cent., 1,902 96	5 per cent. – –	5 per cent., 8,427 38	$4\frac{3}{4}$ per cent., 2,060 51
Average annual per cent. of Dividends ending at time of and including last extra, . .	$6\frac{1}{2}$ per cent.,	$6\frac{1}{4}$ per cent.,	6 per cent.,	7 per cent.,	$6\frac{1}{2}$ per cent.,
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	420 00	115 00	100 00	504 45	200 00

Milford Savings Bank.—Public Funds—United States certificates of indebtedness, $15,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 80 shares Milford, $8,366; 27 shares Hopkinton, 2,808; 43 shares Hide and Leather, 4,300; 10 shares Howard, 1,000; 7 shares Webster, 700.

Loan on Bank Stock is—150 shares Milford, $11,355.

Millbury Savings Bank.—Public Funds—"United States treasury notes, (7 3-10,) $5,805.90."

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Worcester, $615; Quinsigamond, 2,529; Central, 3,210; Citizens', 620; Bank of Commerce, 1,057.50; Atlas, 2,140; National, 1,032.50; Oxford, 634.50; Millbury, 3,076.50.

North Brookfield Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 4 shares Hampshire Manufacturers', Ware, $440; 20 shares Safety Fund, 2,012; 10 shares Eliot, 1,080; 20 shares Bank of the Republic, 2,100.

Southbridge Savings Bank.—Public Funds—"Massachusetts scrip, $20,000, cost 20,100; United States 7 3-10 treasury notes, 10,000, cost 10,000; United States 6 per cent.'s of 1881, 10,000, cost 8,800; United States 5-20's, 10,000, cost 10,000."

Loan on Public Funds is—United States 7 3-10 per cent. treasury notes, $1,800.

The Bank Stock is owned as follows:—(Rendered at par value.) 10 shares Merchants', Boston, $1,000; 7 shares New England, 700; 18 shares Washington, 1,800; 115 shares Southbridge, 11,500.

Loans on Bank Stock are—155 shares Southbridge, $13,440; 20 shares Southbridge, and 4 shares Leicester, 2,160.

Winchendon Savings Bank.—Public Funds—"7 3-10 United States loan, $2,000."

The Bank Stock is owned as follows:—(Rendered at par value.) 50 shares Rollstone, $5,000; 20 shares Merchants', Boston, 2,000; 16 shares Safety Fund, 1,600; 34 shares Mechanics', Boston, 3,400.

	WORCESTER.		NORTHAMPTON.	WARE.	CHICOPEE.
	Worcester County Institution for Savings.	Worcester Mechanics' Savings Bank.	Northampton Institution for Savings.	Ware Savings Bank.	Chicopee Savings Bank.
Number of Depositors,	13,538	3,123	1,266	1,668	489
Amount of Deposits,	$2,972,109 25	$842,180 95	$211,018 59	$358,786 35	$74,868 54
Public Funds,	363,600 00	50,500 00	16,000 00	25,000 00	5,000 00
Loans on public funds,	300 00	75,000 00	4,950 00	– –	– –
Bank Stock,	582,900 78	108,967 81	32,000 00†	106,000 00	3,090 00
Loans on bank stock,	23,175 00	35,000 00	10,430 00	12,125 00	– –
Deposits, in banks, bearing interest,	40,000 00*	25,101 22	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	5,254 53	– –	– –	– –	– –
Loans on mortgage of real estate,	1,429,279 78	418,960 00	69,146 39	95,777 00	41,560 00
Loans to county, or town,	353,795 55	23,600 00	8,250 00	23,800 00	– –
Loans on personal security,	181,419 04	107,034 78	68,766 60	91,189 52	21,550 50
Cash on hand,	73,237 18	14 34	5,239 04	9,624 38	6,583 28

Rate and amount of ordinary Div'd last year,	5 per cent., 129,196 87	5 per cent., 34,448 89	5 per cent., 8,555 11	5 per cent., 15,897 98	5 per cent., 3,135 03
Average annual per cent. of Dividends ending at time of and including last extra, . .	$7\frac{1}{4}$ per cent.	$6\frac{3}{5}$ per cent.	6 per cent.	7 per cent.	7 per cent.
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	5,521 01	1,500 00	665 65	1,250 00	250 00

Worcester County Institution for Savings.—Public Funds—United States 6's of 1881, $41,000; United States 7 3-10 per cent., 146,000; United States certificates of indebtedness, 25,000; United States 5-20's, 35,000; Vermont State stock, 34,000; New Hampshire, 36,800; Massachusetts, 17,000; Connecticut, 2,800; Rhode Island, 23,000; United States Texan indemnity 5's, 3,000.

Loan on Public Funds is—" $300 on 600 United States 7 3-10."

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlantic, $5,184; Atlas, 26,200; Blackstone, Uxbridge, 1,015; Boston, 1,260; Bank of Commerce, 24,289.25; Bank of the Republic, 12,095; Bank of North America, 4,073; Blackstone, Boston, 5,306.50; Central, 24,391; Citizens', Worcester, 23,600; Columbian, 5,412.50; City, Boston, 20,487 25; City, Worcester, 24,297; Continental, 5,000; Exchange, Boston, 3,089; Eagle, 9,398 50; Eliot, 4,320; Fitchburg, 5,100; Freeman's, 8,081.75; Granite, 19,624.50; Grafton, 4,275; Globe, 1,847.25; Hamilton, 10,150; Hide and Leather, 20,041.25; Howard, 10,350; Leicester, 4,043; Lancaster, 2,000; Millbury, 6,227; Massachusetts, 10,330; Merchants', Boston, 20,921; Mechanics', Worcester, 13,245; Market, 2,174.25; New England, 19,905.75; North, 4,172.50; National, 10,210.25; Oxford, 4,835.50; Quinsigamond, 18,073 33; Revere, 25,312 50; Shawmut, 9,797.65; Southbridge, 3,022.34; State, 11,204; Safety Fund, 25,000; Shoe and Leather Dealers', 1,459.50; Traders', 12,710.19; Tremont, 4,142.75; Union, 4,645 50; Worcester, 38,972.74; Washington, 20,464.25; Webster, 31,144.03.

Loans on Bank Stock are—" $270 on 300 City Bank, Worcester; 9,405 on 10,500 Grafton Bank; 1,000 on 700 Leicester, 300 Mechanics', Worcester, and 200 Central Banks; 3,500 on 4,000 Milford Bank; 2,000 on 1,200 Citizens' Bank and 1,000 United States 7 3-10; 300 on 1,000 Worcester Bank; 300 on 800 Suffolk Bank; 5,000 on 5,500 Tremont Bank; 400 on 500 Lancaster Bank; 600 on 1,000 City Bank, Worcester; 400 on 1,000 Lancaster Bank."

Deposits in Banks bearing interest are—$40,000 in Worcester Bank; 25,000 with United States Assistant Treasurer.

Worcester Mechanics' Savings Bank.—Public Funds—City of Worcester bonds, $20,000; United States bonds, 20,500; Vermont State bonds, 10,000.

Loans on Public Funds are—United States certificates of indebtedness, $25,000; deposit with U. S. Treasurer at Boston, 50,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Bank of Commerce, Boston, $12,447 50; National, 8,559.37; North, 6,418.75; Granite, 6,345; Traders', 5,062.50; Revere, 10,000; City, 11,600; Mechanics', 29,612.69; Central, 3,747.50; Quinsigamond, 1,032.50; Worcester, 4,542; Grafton, 5,820; Southbridge, 3,780.

Loans on Bank Stock are—24 shares Grafton, $2,160; 72 Mechanics', 6,440; 75 City, 6,500; 200 Mechanics', and 10 City, 19,000; 10 Blackstone, 900.

Northampton Institution for Savings.—Public Funds—United States Government bonds, $9,000; United States 7 3-10 per cent. treasury notes, 7,000.

Loans on Public Funds are—United States Government bonds, $450; United States 7 3-10 per cent. treasury notes, 4,500.

The Bank Stock is owned as follows:—(Rendered at par value.) Safety Fund, 3,000; Bank of North America, 2,000; Webster, 2,000; Washington, 2,000; Merchants', 2,000; Granite, 2,000; Traders', 2,000; National, 4,000; Holyoke, 1,000; Exchange, 1,000; Northampton, 500; State, 1,500; Atlantic, 1,000; Bank of Commerce, 2,000; Shawmut, 2,000; City, 4,000.

Loans on Bank Stock are—6 shares Union, $500; 45 shares Holyoke, 4,090; 20 shares City, 1,600; 13 shares Exchange, and 9 shares Revere, 1,400; 5 shares Bank of Commerce, 450; 10 shares Conway, 1,220; 5 shares Hampshire Manufacturers', 5 shares Webster, and 3 shares National, 1,170.

Ware Savings Bank.—Public Funds—United States bonds, 6's, 1881, $10,000; United States bonds, 6's, 5-20, 10,000; United States bonds, 7-30, 5,000.

The Bank Stock is owned as follows;—(Rendered at par value.) Hampshire Manufacturers', $11,000; Webster, 10,000; Revere, 10,000; Merchants', 10,000; Safety Fund, 10,000; Bank of the Republic, 10,000; National, 10,000; Granite, 5,000; Bank of North America, 5,000; North, 5,000; Traders', 5,000; City, Worcester, 5,000; Washington, 3,000; Eliot, 3,000; Bank of Commerce, 3,000; Monson, 1,000.

Loans on Bank Stock are—97 shares Hampshire Manufacturers', Ware, $8,200; 41 shares Monson, 3,350; 5 shares Revere, Boston, 300; 5 shares City, Worcester, 175; 5 shares Lancaster, 100.

Chicopee Savings Bank.—Public Funds—" United States 7 3-10, $5,000."

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 32 shares Cabot, $3,090.

* Also $25,000 returned as deposited with United States Assistant Treasurer, presumed as bearing interest.

† Premiums upon par value, amounting to $861.73, charged to interest account.

	HOLYOKE.	SPRINGFIELD.		WESTFIELD.	GREENFIELD.
	Holyoke Savings Bank.	Hampden Savings Bank.	Springfield Institution for Savings.	Westfield Savings Bank.	Franklin Savings Institution.
Number of Depositors,	302	997	4,201	759	2,797
Amount of Deposits,	$38,336 63	$242,988 38	$1,010,303 84	$117,329 30	$600,219 72
Public Funds,	1,000 00	27,395 00	187,225 00	18,200 00	194,170 00
Loans on public funds,	– –	– –	3,700 00	– –	– –
Bank Stock,	5,384 50	83,750 50	216,434 39	6,400 00	73,700 00
Loans on bank stock,	– –	4,800 00	12,050 00	8,400 00	6,650 00
Deposits, in banks, bearing interest,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	20,000 00*
Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	14,935 00	67,090 11	483,324 89	33,902 04	131,085 36
Loans to county, or town,	9,200 00	15,600 00	6,000 00	2,000 00	70,200 00
Loans on personal security,	7,150 00	39,050 00	66,024 21	41,655 00	100,500 00
Cash on hand,	1,082 05	14,171 80	68,024 50	9,315 66	3,914 36

Rate and amount of ordinary Div'd last year,	5 per cent., 1,468 61	5 per cent., 10,181 27	5 per cent., 41,858 94	5 per cent., 4,776 85	5 per cent., 24,863 96
Average annual per cent. of Dividends ending at time of and including last extra, . .	$6\frac{1}{5}$ per cent.	$6\frac{1}{2}$ per cent.	$6\frac{1}{4}$ per cent.	$6\frac{1}{2}$ per cent.	6 per cent.
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	155 96	600 00	2,451 17	72 90	1,274 61

Holyoke Savings Bank.—Public Funds—United States 7 3-10 treasury notes, $1,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 17 shares Hadley Falls, $1,771; 17 shares Agawam, 1,759.50; 14 shares John Hancock, 1,442; 4 shares Westfield, 412.

Loan to County or Town is—Town of Holyoke, $9,200.

Hampden Savings Bank.—Public Funds—"United States, $22,395;" Connecticut bonds, 5,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 10 shares Monson, $1,000; 16 shares Hadley Falls, 1,640; 20 shares Cabot, 2,130; 50 shares Hide and Leather, 5,000; 83 shares Safety Fund, 8,300; 100 shares Revere, 10,000; 40 shares Webster, 4,292; 150 shares Merchants', Boston, 16,002.50; 88 shares Bank of Commerce, 9,312; 5 shares Tremont, 500; 60 shares Bank of the Republic, 6,000; 189 shares Agawam, 19,574.

Loans on Bank Stock are—5 shares Hadley Falls, and 17 shares Agawam, $2,000; 6 shares Agawam, 500; 12 shares Agawam, 1,000; 10 shares Hadley Falls, 900; 5 shares Lee, 400.

Springfield Institution for Savings.—Public Funds—United States bonds, $35,000; State of Vermont 6 per cent. bonds, 24,500; United States 7 3-10 per cent. treasury notes, 30,000; State of New Hampshire 6 per cent. bonds, 23,000; United States 5 per cent. bonds, 5,000; State of Connecticut 6 per cent. bonds, 500; United States certificates of indebtedness, 3,000; State of Massachusetts 6 per cent. bonds, 2,500; City of Boston 6 per cent. bonds, 4,000; United States bonds, 1881, 6 per cents., (55,000)—54,725; City of Boston 5 per cent., 5,000.

Loan on Public Funds—$3,700 on 4,000 United States 7 3-10 per cent. treasury notes.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 100 shares Springfield, $10,317.50; 28 shares Chicopee, 3,016; 80 shares Cabot, 8,306.59; 19 shares Hadley Falls, 1,999; 50 shares Agawam, 5,356.60; 20 shares Conway, 2,078.50; 100 shares Shawmut, 10,413.45; 120 shares State, 7,516.33; 30 shares Hamilton, 2,880; 100 shares City, 10,562 85; 70 shares North, 7,301.31; 90 shares Tremont, 9,382.50; 50 shares Traders', 5,427.12; 40 shares Atlantic, 4,212.03; 100 shares Bank of Commerce, 10,351.01; 100 shares Bank of North America, 10,064; 20 shares Boston, 1,139.50; 20 shares Exchange, 2,127 50; 100 shares Granite, 10,510.90; 50 shares Merchants', 5,702; 215 shares Atlas, 21,799 20; 100 shares Howard, 10,026; 30 shares Washington, 3,098; 50 shares Eliot, 5,208.75; 70 shares Blackstone, 7,423.75; 66 shares Columbian, 6,862.50; 75 shares Webster, 8,256.50; 15 shares Union, 1,711.25; 50 shares Eagle, 5,512 50; 67 shares Revere, 6,746.75; 50 shares Safety Fund, 5,000; 25 shares Freeman's, 2,987.50; 30 shares Pynchon, 3,137.

Loans on Bank Stock are—5 shares Agawam, $450; 28 shares Greenfield, 1,500; 44 shares Pynchon, 3,200; 20 shares Westfield, and 5 shares Springfield, 1,700; 12 shares John Hancock, 1,000; 18 shares John Hancock, 2,000; 28 shares Pynchon, 1,200; 6 shares Chicopee, 500; 5 shares Chicopee, 500.

Westfield Savings Bank.—Public Funds—United States 5-20 6 per cent. bonds, $3,000; United States loan of 1874, 5 per cent. bonds, 2,000; United States certificates of indebtedness, 5,000; United States 7 3-10 per cent. treasury notes, 8,200.

The Bank Stock is owned as follows:—(Rendered at par value.)—Westfield, $3,700; Hampden, 200; Conway, 2,500.

Loans on Bank Stock are—95 shares Westfield, 8,400.

Franklin Savings Institution.—Public Funds—"$90,000 United States 6 per cent., 90,000; 25,000 United States 5 per cent., 22,170; 20,000 United States 7 3-10 per cent., 20,000; 30,000 United States certificates, 30,000; 10,000 Boston City 5 per cent., 10,000; 22,000 State of Vermont 6 per cent., 22,000."

The Bank Stock is owned as follows:—(Rendered at par value.) 204 shares Bank of Commerce, $20,400; 5 shares Faneuil Hall, 500; 30 shares Hide and Leather, 3,000; 67 shares Merchants', 6,700; 65 Bank of North America, 6,500; 83 shares Revere, 8,300; 166 shares Safety Fund, 16,600; 15 shares Traders', 1,500; 102 shares Webster, 10,200.

Loans on Bank Stock are—55 shares Greenfield, $4,300; 15 shares Franklin County, 1,350; 12 shares Shelburne Falls, 1,000.

* Connecticut River Railroad Mortgage Bonds.

	ADAMS.	LEE.	PITTSFIELD.	CANTON.	COHASSET.
	North Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.	Canton Institution for Savings.	Cohasset Savings Bank.
Number of Depositors,	399	415	1,349	563	489
Amount of Deposits,	$57,446 20	$49,651 96	$277,055 45	$103,240 74	$110,393 84
Public Funds,	– –	– –	64,000 00	2,600 00	4,000 00
Loans on public funds,	– –	5,100 00	– –	– –	– –
Bank Stock,	9,000 00	11,877 83	81,800 00	5,050 00	30,380 00
Loans on bank stock,	2,700 00	– –	4,500 00	2,000 00	– –
Deposits, in banks, bearing interest,	10,058 00	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	500 00	– –
Loans on mortgage of real estate,	6,725 00	22,950 00	37,400 00	65,412 00	63,075 00
Loans to county, or town,	12,537 35	– –	10,000 00	2,900 00	12,000 00
Loans on personal security,	17,620 00	10,606 00	73,468 00	19,968 00	– –
Cash on hand,	250 61	350 59	3,861 74	4,810 74	2,912 29

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 2,241 74	3 per cent., 1,601 10	5 per cent., 10,411 72	4½ per cent., 4,093 61	5 per cent., 5,090 76
Average annual per cent. of Dividends ending at time of and including last extra, . .	5 per cent.*	6⅕ per cent.	7 per cent.	6¼ per cent.	6 per cent.
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	Not answered.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	200 20	101 00	830 13	302 00	402 98

North Adams Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) Adams Bank, $4,000; Pittsfield, 3,000; Lee, 2,000.
Loans on Bank Stock are—Adams Bank, $1,800; Pittsfield, 900.
Deposit in Bank bearing interest is—Adams Bank, $10,058.

Lee Savings Bank.—Public Funds—United States 6 per cent. bonds, $5,100.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Lee, $7,344.50; Adams, 4,533.33.

Berkshire County Savings Bank.—Public Funds—United States 5 per cent. stock, $20,000; United States 6 per cent. stock, 40,000; United States 7-30 treasury notes, 4,000.
The Bank Stock is owned as follows:—(Rendered at par value.) Howard, $1,200; Hide and Leather, 1,500; Shawmut, 1,500; Blackstone, 2,000; Hadley Falls, 2,000; North, 3,000; Atlantic, 3,000; Pittsfield, 4,000; Cabot, 6,000; National, 7,000; Webster, 8,000; Eagle, 8,000; Bank of Commerce, 8,000; Merchants', 9,000; Lee, 9,600; Revere, 8,000.
Loan on Bank Stock is—64 shares Pittsfield, $4,500.

Canton Institution for Savings.—Public Funds—"United States, $2,600."
The Bank Stock is owned as follows:—(Rendered at par value.) Neponset, $3,200; North, 1,500; Market, 350.
Loan on Bank Stock is—Neponset, $2,000.

Cohasset Savings Bank.—Public Funds—United States 6 per cent. scrip, $3,000; City of Roxbury 5 per cent. scrip, 1,000.
The Bank Stock is owned as follows:—(Rendered at par value.) Atlas, $2,000; City, 1,000; Blackstone, 1,000; Columbian, 2,000; Eagle, 1,800; Market, 700; Maverick, 1,300; Merchants', 3,000; National, 1,500; North, 1,000; Bank of the Republic, 1,500; Revere, 3,000; Safety Fund, 1,000; Shawmut, 2,400; State, 480; Traders', 1,500; Tremont, 1,700; Union, 1,500; Washington, 1,000; Webster, 1,000.

* Four years.

	DEDHAM.	DORCHESTER.	QUINCY.	RANDOLPH.	ROXBURY.
	Dedham Institution for Savings.	Dorchester Savings Bank.	Quincy Savings Bank.	Randolph Savings Bank.	Institution for Savings in Roxbury and its Vicinity.
Number of Depositors,	2,711	756	1,355	434	2,685
Amount of Deposits,	$565,472 82	$125,672 99	$272,327 61	$49,675 47	$561,612 30
Public Funds,	25,595 00	16,333 71	20,200 00	4,997 88	136,523 75
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	33,672 00	24,045 00	46,173 16	10,495 25	131,774 07
Loans on bank stock,	8,495 00	– –	450 00	– –	19,822 00
Deposits, in banks, bearing interest,	33,753 71	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	9,989 75
Loans on mortgage of real estate,	411,434 29	66,300 00	187,368 00	6,800 00	86,000 00
Loans to county, or town,	23,800 00	6,000 00	– –	10,000 00	118,500 00
Loans on personal security,	60,609 78	12,100 00	13,107 05	6,200 00	26,560 00
Cash on hand,	33,753 71	4,298 85	6,708 78	12,292 99	32,442 73

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 26,350 23	5 per cent., 5,150 38	5 per cent., 12,130 19	5 per cent., 1,649 39	4 per cent., 19,025 97
Average annual per cent. of Dividends ending at time of and including last extra, . .	$5\frac{1}{2}$ per cent.	$6\frac{1}{2}$ per cent.*	$7\frac{24}{100}$ per cent.	– –	$6\frac{1}{2}$ per cent.
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	Every 5 years.	No extra.	Every 5 years.
Annual Expenses of the institution, . .	3,126 31	571 75	650 00	125 00	2,300 00

Dedham Institution for Savings.—Public Funds—United States coupon 6's (1881,) $5,655; United States "5-20's, 19,940."

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Dedham, $12,987.50; Howard, 2,794.50; Blackstone, 2,612.50; Merchants', 1,820; State, 1,451.50; Union, 620; Globe, 1,065; Traders', 1,542.50; People's, 5,930; Bank of Commerce, 2,848.50.

Loans on Bank Stock are—Dedham, $5,100; Cambridge, 900; Newton, 225; Exchange, Boston, 2,000; Eagle, 270.

Deposit in Bank bearing interest is—Dedham, $33,753.71.

Dorchester Savings Bank.—Public Funds—United States 7 3-10 per cent. treasury notes, $2,050; United States loan of 1861, 3,137.50; United States 5-20's, 4,104.67; United States certificates of indebtedness, 7,041.54.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 25 shares Bank of Commerce, Boston, $2,558.75; 25 shares Bank of the Republic, 2,524; 16 shares Safety Fund, 1,600; 15 shares City, 1,562.25; 17 shares Eagle, 1,772; 10 shares Suffolk, 1,300; 10 shares Hamilton, 1,180; 10 shares Atlas, 1,010; 10 shares State, 625; 5 shares Granite, 495; 5 shares Massachusetts, 1,350; 9 shares Tremont, 1,059.75; 27 shares Revere, 2,792.25; 30 shares Mattapan, 3,095; 11 shares Blue Hill, 1,121.

Loan to County or Town is—Town of Dorchester, $6,000.

Quincy Savings Bank.—Public Funds—United States 6's, 1881, $15,200; United States 5-20's, 5,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 10 shares Grocers', $890; 25 shares National, 2,538.08; 25 shares North, 2,550; 10 shares Eliot, 1,000; 33 shares Merchants', Boston, 3,457.50; 35 shares Traders', 3,555; 50 shares Bank of North America, 5,025; 20 shares Exchange, Boston, 1,975.33; 20 shares Webster, 2,000; 8 shares Washington, 844; 39 shares State, 2,554.50; 10 shares Hide and Leather, 1,000; 25 shares Atlas, 2,606.25; 80 shares Mt. Wollaston, 8,100; 77 shares Quincy Stone, 8,077.50.

Loan on Bank Stock is—5 shares Exchange, Boston, $450.

Randolph Savings Bank.—Public Funds—"$1,000 United States 6's, $882.50; 450 United States 7 3-10, 450, 3,550; United States 7 3 10, 3,665.38."

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 15 shares Grocers', $1,333.75; 15 shares Bank of North America, 1,538.75; 17 shares Blackstone, 1,762; 15 shares Eagle, 1,617; 10 shares New England, 1,100; 10 shares Eliot, 1,075; 10 shares Howard, 1,072.50; 10 shares Traders', 996.25.

Institution for Savings in Roxbury and Vicinity.—Public Funds—"$38,000 in United States 7 3-10 treasury notes, cost 38,510; 70,000 in United States 5 per cent. bonds, cost 61,966.25; 32,000 in United States 6 per cent. bonds, cost 30,047.50;" State of Maine 6 per cent. bonds, 6,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Traders', $1,970; 30 shares Granite, 3,000; 25 shares Market, 1,750; 34 shares State 2,010.10; 175 shares Washington, 17,491; 220 shares North, 21,980.47; 40 shares Atlas, 4,000; 20 shares Bank of Commerce, 2,000; 50 shares Atlantic, 5,000; 150 shares Hide and Leather, 15,000; 400 shares Safety Fund, 40,272.50; 100 shares Revere, 10,000; 146 shares Peoples', 7,300.

Loans on Bank Stock are—165 shares People's, $7,450; 37 shares Mechanics' and 11 shares Merchants', 4,350; 22 shares Rockland, 2,000; 9 shares Washington, 800; 23 shares Tradesman's, 2,000; 15 shares Village, 1,350; 15 shares Exchange, 1,350; 8 shares Shoe and Leather Dealers', 522.

Loan to County or Town is—City of Roxbury, $118,500.

* Four years.

	WEYMOUTH.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.	
	Weymouth and Braintree Institution for Savings.	Attleborough Savings Bank.	Fairhaven Institution for Savings.	Citizens' Savings Bank.	Fall River Savings Bank.
Number of Depositors,	1,484	28	907	1,480	5,646
Amount of Deposits,	$271,672 07	$1,863 53	$228,219 52	$682,979 20	$1,787,710 51
Public Funds,	26,000 00	550 00	30,700 00	81,373 75	456,700 00
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	32,118 23	– –	122,000 00	260,432 50	515,762 50
Loans on bank stock,	– –	– –	4,755 15	– –	– –
Deposits, in banks, bearing interest,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	4,708 62	– –
Loans on mortgage of real estate,	177,259 50	– –	17,314 07	135,189 00	294,956 60
Loans to county, or town,	5,000 00	500 00	15,300 00	– –	15,000 00
Loans on personal security,	27,709 80	– –	42,057 88	194,692 32	473,995 45
Cash on hand,	7,983 34	751 57	7,656 20	10,163 23	31,295 96

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 11,855 44	6 per cent. – –	6 per cent. 14,489 60	$5\frac{1}{2}$ per cent. – –	6 per cent., 99,765 13
Average annual per cent. of Dividends ending at time of and including last extra, . .	$6\frac{7}{15}$ per cent.	– –	Not answered.	– –	– –
Extra Dividend, when declared, . . .	Every 5 years.	No extra.	No extra.	No extra.	No extra.
Annual Expenses of the institution, . .	400 00	– –	800 00	1,714 67	3,166 97

Weymouth and Braintree Institution for Savings.—Public Funds — United States coupons, 6's, 1881, $5,000; United States 7 3-10 loan, 5,000; United States certificates of indebtedness, 7,000; United States 5-20 bonds, 9,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 12 shares North, Boston, $1,250.30; 89 shares Union, of Weymouth and Braintree, 9,153.03; 12 shares Merchants', Boston, 1,202.75; 50 shares Hide and Leather, 5,180.17; 27 shares Webster, 2,808.80; 20 shares National, 2,038.33; 40 shares Washington, 4,342; 15 shares Exchange, 1,924.25; 20 shares Bank of the Republic, 1,964.33; 22 shares Maverick, 2,254.27.

Attleborough Savings Bank.—Organized, April, 1861.—Public Funds—7 3-10 per cent. treasury note, $550.

(No Bank Stock.)

Fairhaven Institution for Savings.—Public Funds—United States bonds, 5 per cent., $1,000; United States bonds, 6 per cent., 8,000; United States treasury notes, 7 3-10 per cent., 21,700.

The Bank Stock is owned as follows:—(Rendered at par value.) Bedford Commercial, New Bedford, $12,000; Merchants', New Bedford, 2,300; Mechanics', New Bedford, 2,300; Marine, 4,300; Fairhaven, 33,800; Merchants', Boston, 9,200; Eliot, 4,000; Bank of Commerce, 20,100; National, 20,000; North, 4,000; Bank of the Republic, 5,000; Webster, 2,500; Cambridge Market, 2,500.

Loan on Bank Stock is—Fairhaven, $4,755.15.

Citizens' Savings Bank.—Public Funds—"Certificates of indebtedness, $33,673.75; bonds, 5-20's, 6 per cent., 25,000; bonds, 1881, 14,700; call loan, 4 per cent., 8,000."

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Pocasset, Fall River, $84,600; Fall River Union, 15,000; Metacomet, 28,700; Fall River, 9,712.50; Wamsutta, 18,000; Marine, Providence, 12,000; Merchants', 3,000; Bank of Commerce, 6,250; Bank of Commerce, Boston, 10,000; Maverick, 4,779; Eliot, 4,700; Hide and Leather, 15,000; Safety Fund, 25,000; Revere, 18,700; Howard, 5,000.

Fall River Savings Bank.—Public Funds—United States treasury notes, $101,700; United States bonds, 1881, 180,000; United States 5-20 bonds, 175,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Fall River, $52,762.50; Massasoit, 42,200; Metacomet, 75,600; Wamsutta, 10,000; Marine, New Bedford, 30,000; Bedford Commercial, 25,000; Merchants', New Bedford, 13,200; Bank of Commerce, 33,500; Bank of North America, 30,000; Merchants', Boston, 21,000; Faneuil Hall, 20,000; Washington, 20,000; Webster, 27,500; Eliot, 11,000; Hide and Leather, 18,000; Howard, 20,000; Granite, 13,000; Safety Fund, 33,000; Revere, 20,000.

	NEW BEDFORD.	TAUNTON.	ABINGTON.	HINGHAM.
	New Bedford Institution for Savings.	Bristol County Savings Bank.	Abington Savings Bank.	Hingham Institution for Savings.
Number of Depositors,	9,434	3,304	974	2,645
Amount of Deposits,	$2,728,054 32	$615,249 49	$159,922 35	$665,530 99
Public Funds,	1,045,344 00	39,937 50	7,063 75	49,893 75
Loans on public funds,	– –	– –	– –	– –
Bank Stock,	909,972 00	48,338 71	26,182 50	123,720 00
Loans on bank stock,	2,465 00	1,028 40	600 00	20,850 00
Deposits, in banks, bearing interest,	32,000 00	5,000 00	– –	– –
Loans on railroad stock,	12,750 00	400 00	– –	– –
Invested in real estate,	13,283 00	8,967 67	– –	3,021 03
Loans on mortgage of real estate,	2,329 81	396,115 03	102,701 00	428,418 00
Loans to county, or town,	124,400 00	40,900 00	5,475 00	36,700 00
Loans on personal security,	486,252 38	75,689 61	12,383 65	6,491 00
Cash on hand,	99,258 13	4,274 97	9,748 25	9,990 72

Rate and amount of ordinary Dividend for last year, ...	6 per cent., 135,548 49	5½ per cent., 30,716 58	5 per cent., 6,306 11	5 per cent., 30,693 32
Average annual per cent. of Dividends ending at time of and including last extra, . .	6½ per cent.	– –	$7\frac{24}{100}$ per cent.	7¼ per cent.
Extra Dividend, when declared, . . .	Every 5 years.	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	3,326 23	2,597 35	325 00	1,322 05

New Bedford Institution for Savings.—Public Funds—United States 6 per cent. bonds, $225,000, rendered at cost, 218,162; United States 5 per cent. bonds, 20,000, rendered at cost, 19,000; United States certificates of indebtedness, 80,000; Massachusetts 5 per cent. bonds, 88,560, rendered at cost, 82,632; Maine 6 per cent. bonds, 50,000; Vermont 6 per cent. bonds, 50,000; Connecticut 6 per cent. bonds, 50,000; New Hampshire 6 per cent. bonds, 19,000; City of New Bedford, 6 per cent. bonds, 73,000; Do. 5½ per cent. scrip, 28,800; Do. 5 per cent., 138,850; City of Roxbury 5 per cent. bonds, 20,000, rendered at cost, 19,900; Greenfield 6 per cent. bonds, 5,000; Buckland 6 per cent. bonds, 5,000; Shelburne 6 per cent. bonds, 6,000; U. S. 7 3-10 notes, 200,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Eagle, Boston, $12,800; Hide and Leather, 5,000; National, 10,000; Howard, 5,000; Massachusetts, 18,250; Exchange, 2,000; Granite, 24,000; Bank of Commerce, 40,000; Bank of North America, 21,000; Broadway, 8,000; Maverick, 10,000; Bank of the Republic, 25,000; Safety Fund, 20,000; Merchants', 20,000; Eliot, 5,000; Traders', 13,000; Atlas, 24,000; North, 19,000; Union, 2,400; City, 2,700; Hamilton, 5,500; Tremont, 24,600; State, 7,380; Washington, 13,000; Columbian, 23,200; Shawmut, 6,800; Revere, 25,000; Webster, 12,000; Continental, 10,000; Cambridge Market, 10,000; Mattapan, Dorchester, 7,000; Monument, Charlestown, 10,000; Tradesman's, Chelsea, 10,000; South Reading, 7,000; Fall River, 17,500; Metacomet, 25,000; Malden, 15,000; Fairhaven, 4,500; Railroad, Lowell, 6,750; Merchants', New Bedford, 100,000; Marine, New Bedford, 100,000: Mechanics', New Bedford, 100,000; Bedford Commercial, 81,600; 124 shares Grocers', Boston, 992. [Presumed present value.]

Loans on Bank Stock are—32 shares State, Boston, $790; 10 shares Merchants' and 15 shares Mechanics', New Bedford, 625; 20 shares Bedford Commercial, 1,050.

Deposits in Banks bearing interest are—Merchants', New Bedford, $8,000; Marine, New Bedford, 8,000; Mechanics', 8,000; Bedford Commercial, 8,000.

Loan on Railroad Stock is—Bond of Pittsfield and North Adams, for $15,000, $12,750.

Bristol County Savings Bank.—Public Funds—$5,000 United States coupons, 6's, 1881, cost 4,937.50; 25,000 United States "5 per cent. twenty years," cost 25,000; 5,000 United States 7 3-10 per cent. treasury notes, cost 5,000; 5,000 United States certificates of indebtedness, 5,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 40 shares National, Boston, $4,000; 100 shares Safety Fund, 10,075; 50 shares Fairhaven, 4,927.71; 25 shares Bristol County, 2,562; 258 shares Machinists', Taunton, 26,774.

Loans on Bank Stock are—8 shares Uncas, Norwich, Conn., $300; 4 shares Machinists', Taunton, 325; 5 shares Bristol County, 403.40.

Deposit in Bank bearing interest is—Machinists', $5,000.

Loan on Railroad Stock is—5 shares Western, $400.

Loans to County or Town are—County of Bristol, $16,400; Town of Taunton, 22,000; Town of Berkley, 2,500.

Abington Savings Bank.—Public Funds—United States treasury notes, 7 3-10 per cent., $4,000; United States coupon bonds, 6 per cent., 3,063.75.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Abington, $4,202; Webster, 2,380.50; National, 3,045; Howard, 1,000; Eliot, 2,000; Hide and Leather, 2,515; Safety Fund, 4,000; Bank of the Republic, 3,000; Berkshire, South Adams, 4,040.

Loan on Bank Stock is—7 shares Abington, $600.

Hingham Institution for Savings.—Public Funds—United States 6 per cent. treasury notes, $16,000; United States 7 3-10 per cent. treasury notes, 19,000; United States 6 per cent. certificates, 14,893.75.

The Bank Stock is owned as follows:—(Rendered at par value.) Hingham, $10,500; Weymouth and Braintree, 2,100; Abington, 1,500; North Bridgewater, 1,500; Old Colony, 1,200; Merchants', 10,000; Granite, 5,000; Hamilton, 2,800; Market, 2,520; City, 3,200; Globe, 3,000; Tremont, 6,000; Shoe and Leather Dealers', 5,000; State, 2,400; Union, 5,000; Webster, 3,500; Suffolk, 1,500; Eagle, 10,000; New England, 2,000; Atlas, 5,000; Bank of Commerce, 11,000; Bank of North America, 6,000; Safety Fund, 5,000; Revere, 7,500; Bank of the Republic, 5,000; Atlantic, 2,500; Tradesman's, 3,000.

Loans on Bank Stock are—67 shares Mechanics', $5,950; 40 shares Tradesman's, 3,300; 30 shares Cambridge Market, 2,700; 20 shares Hingham and 9 shares Old Colony, 2,000; 5 shares Globe and 2 shares Hamilton, 600; 40 shares Bank of the Republic and 33 shares Mechanics', 6,300.

	NORTH BRIDGEWATER.	PLYMOUTH.	SCITUATE.	SOUTH SCITUATE.
	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Scituate Savings Bank.	South Scituate Savings Bank.
Number of Depositors,	795	4,901	247	798
Amount of Deposits,	$99,981 34	$921,987 38	$45,393 68	$192,734 13
Public Funds,	17,462 50	69,435 55	– –	– –
Loans on public funds,	– –	1,570 00	1,620 00	– –
Bank Stock,	16,481 25	319,672 92	11,945 25	38,360 00*
Loans on bank stock,	300 00	25,180 00	– –	20 12
Deposits, in banks, bearing interest,	– –	24,158 46	– –	– –
Loans on railroad stock,	– –	6,723 00	– –	– –
Invested in real estate,	3,113 00	4,952 45	– –	– –
Loans on mortgage of real estate,	50,028 57	343,365 00	28,980 00	142,034 75
Loans to county, or town,	– –	60,637 50	3,470 26	3,400 00
Loans on personal security,	11,031 51	77,805 12	1,063 35	10,616 30
Cash on hand,	1,853 36	24,448 30	713 57	2,508 30

Rate and amount of ordinary Dividend for last year,	5 per cent., 3,250 77	5 per cent., 43,309 27	5 per cent., 2,002 25	5 per cent., 9,696 92
Average annual per cent. of Dividends ending at time of and including last extra,	– –	7¼ per cent.	– –	6½ per cent.
Extra Dividend, when declared,	No extra.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	225 00	2,769 01	6 75	375 00

North Bridgewater Savings Bank.—Public Funds—$3,500 United States coupon 6's, 1881, cost 3,500; 2,500 United States 5 per cent. bonds, cost 2,500; 8,250 United States 7 3-10 per cent. treasury notes, cost 8,462.50; 3,000 United States certificates of indebtedness, cost 3,000.

Amount invested in Bank Stock:—(Rendered at cost to Bank.) 6 shares Monument, $552; 20 shares National, 2,060; 6 shares New England, 663; 25 shares Malden, 2,480; 35 shares Revere, 3 500; 12 shares Cambridge, 1,116; 20 shares Tradesman's, 2,000; 20 shares Bank of Brighton, 1,600; 24 shares Granite, 2,510.

Loan on Bank Stock—5 shares North Bridgewater, $300.

Plymouth Savings Bank.—Public Funds—$33,500 United States 6 per cent. stock, cost 32,262.85; 7,250 United States 7 3-10 per cent., cost 7,250; 4,000 United States 6 per cent., cost 3,962 70; 2,000 United States certificates of indebtedness, 2,000; 23,000 Massachusetts 6 per cent., cost 23,000; £200 Massachusetts sterling bonds, 5 per cent., $960.

Loans on Public Funds—$1,100 United States 7 3-10 per cent. bonds, 1,100; 470 United States 6 per cent. bonds, 470.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 195 shares State, $12,675; 267 shares Merchants', 26,700; 160 shares Plymouth, 16,000; 200 shares Old Colony, 20,000; 171 shares Bristol County, 17,100; 60 shares Hingham, 4,200; 20 shares Wareham, 1,700; 128 shares Market, 10,240; 80 shares Traders', 8,000; 84 shares City, 8,820; 10 shares Suffolk, 1,250; 8 shares North, 800; 20 shares Massachusetts, 5,000; 150 shares Granite, 15,000; 146 shares Tremont, 15,830; 41 shares Atlantic, 4,331.25; 80 shares Eagle, 8,666.67; 89 shares Boston, 4,895; 71 shares New England, 7,810; 29 shares Boylston, 3,190; 106 shares Exchange, 12,190; 15 shares Abington, 1,500; 144 shares Bank of Commerce, 14,400; 90 shares Bank of North America, 9,000; 70 shares Railroad, 5,600; 10 shares Globe, 1,100; 14 shares Freeman's, 1,540; 70 shares Shawmut, 7,000; 85 shares Union, 9,180; 156 shares Atlas, 15,990; 10 shares Hamilton, 1,150; 80 shares National, 8,000; 96 shares Webster, 9,600; 24 shares Blackstone, 2,400; 20 shares North Bridgewater, 2,000; 42 shares Columbian, 4 315; 20 shares Howard, 2,000; 80 shares Revere, 8,000; 125 shares Bank of the Republic, 12,500.

Loans on Bank Stock are—Old Colony, $2,870; Plymouth, 3,940; Plymouth and Old Colony, 6,400; Railroad and Old Colony, 3,500; Merchants', 1,320; Massachusetts, Union, and New England, 4,950; Abington, 900; Boston, 900; Atlantic, 400.

Deposits in Banks bearing interest are—Atlas, $16,426.11; Bristol County, 3,000; Plymouth, 4,732 35.

Loan on Railroad Stock is—Old Colony and Fall River, $6,723.

Scituate Savings Bank.—Loans on Public Funds—Massachusetts bonds, $1,020; United States 7 3-10 per cent. treasury notes, 600.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 50 shares National, $5,000; 10 shares North, 1,025.50; 10 shares Merchants', 1,060; 10 shares Shawmut, 962 50; 10 shares Howard, 1,000; 4 shares Washington, 415; 5 shares Blackstone, 511.25; 10 shares Plymouth, 1,000; 10 shares Monument, 971.

South Scituate Savings Bank.—The Bank Stock is owned as follows:—10 shares Atlantic, $1,000; 39 shares North, 3,900; 32 shares Columbian, 3,200; 16 shares Washington, 1,600; 10 shares Weymouth and Braintree, 1,000; 10 shares Union, 1,000; 28 shares Hingham, 1,960; 23 shares City, 2,300; 28 shares Traders', 2,800; 23 shares Eagle, 2,300; 10 shares Granite, 1,000; 20 shares Merchants', 2,000; 10 shares New England, 1,000; 40 shares Bank of Commerce, 4,000; 10 shares Howard, 1,000; 20 shares Webster, 2,000; 5 shares Eliot, 500; 2 shares Massachusetts, 500; 10 shares Shawmut, 1,000; 3 shares Globe, 300; 10 shares Hamilton, 1,000; 30 shares Revere, 3,000.

Loan on Bank Stock—Grocers', $20.12.

* Rendered at par value.

	WAREHAM.	BARNSTABLE.	PROVINCETOWN.	NANTUCKET.
	Wareham Savings Bank.	Institution for Savings in the Town of Barnstable.	Seamen's Savings Bank.	Nantucket Institution for Savings.
Number of Depositors,	880	2,333	662	1,215
Amount of Deposits,	$177,467 91	$583,823 56	$145,205 76	$328,605 40
Public Funds,	– –	10,500 00	8,100 00	3,846 88
Loans on public funds,	– –	– –	– –	– –
Bank Stock,	97,675 20	140,706 56	26,285 80	98,600 00
Loans on bank stock,	30,068 00	– –	– –	1,630 00
Deposits, in banks, bearing interest,	– –	– –	– –	9,393 49
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	5,500 00	281 00	3,000 00
Loans on mortgage of real estate,	31,072 25	245,091 17	59,607 00	149,834 03
Loans to county, or town,	– –	27,750 00	6,040 00	– –
Loans on personal security,	23,700 00	161,901 07	23,271 40	51,188 17
Cash on hand,	1,075 71	11,969 09	19,122 09	9,225 78

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 8,800 28	$5\frac{1}{2}$ per cent., – –	$2\frac{1}{2}$ per cent., 2,662 62	$5\frac{1}{2}$ per cent., 18,085 62
Average annual per cent. of Dividends ending at time of and including last extra, . .	– –	– –	$7\frac{1}{8}$ per cent.	$5\frac{7}{8}$ per cent.
Extra Dividend, when declared, . . .	No extra.	No extra.	No extra.	No extra.
Annual Expenses of the institution, . .	562 87	1,050 00	481 81	– 986 00

Wareham Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 68 shares Wareham, $6,730; 66 shares Shoe and Leather Dealers', 6,969.75; 20 shares Revere, 2,000; 116 shares Merchants', Boston, 12,230.95; 50 shares City, Boston, 5,035; 75 shares Shawmut, 7,097.50; 71 shares Eagle, 7,190.75; 40 shares Granite, 4,128.25; 105 shares Boylston, 11,603.50; 57 shares Grocers', 5,057.25; 7 shares Exchange, Boston, 729.75; 65 shares Bank of Commerce, 6,525; 30 shares Atlantic, 3,138.75; 60 shares Webster, 6,041.25; 52 shares Bank of North America, 5,497.50; 20 shares Safety Fund, 2,000; 20 shares Bank of the Republic, 2,000; 35 shares Merchants', New Bedford, 3,700.

Loans on Bank Stock are—81 shares Wareham, $6,690; 5 shares Andover, 450; 55 shares Bank of the Metropolis, 5,000; 163 shares South Reading, 13,600; 56 shares Grocers', 4,328.

Institution for Savings in the Town of Barnstable.—Public Funds—United States 7 3-10 per cent. loan, $10,500.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Barnstable, $9,790; Old Colony, 5,000; Bay State, 1,490.81; Revere, 10,000; Safety Fund, 10,000; Granite, 5,000; Washington, 3,700; Blackstone, 11,200; North, 2,782 50; Bank of Commerce, 10,820; City, Boston, 1,804 50; Atlantic, 2,955; Bank of North America, 9,090; Merchants', Boston, 15,637.50; Shawmut, 4,030; National, 5,000; Market, 1,400; Eliot, 5,000; Tremont, 5,965; Union, 3,000; Webster, 5,041.25; Bank of the Republic, 10,000; Bank of the Metropolis, 2,000.

Seamen's Savings Bank.—Public Funds—United States 5 per cent. Texan Indemnity, $5,000; United States 7 3-10 per cent. loan, 3,100.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 25 shares National, $2,500; 11 shares Provincetown, 1,150.25; 10 shares Bank of North America, 1,000; 10 shares City, 1,055; 10 shares Howard, 980; 25 shares Tradesman's, 2,472.50; 6 shares Shawmut, 643.50; 80 shares Bank of the Republic, 8,000; 35 shares Revere, 3,500; 10 shares Granite, 1,010; 40 shares Freeman's, 3,974.55.

Nantucket Institution for Savings.—Public Funds—United States 7 3-10 per cent. treasury notes, $3,846.88.

The Bank Stock is owned as follows:—(Rendered at par value.) Atlas, $5,000; Boston, 1,500; Bank of North America, 9,100; Bank of Commerce, 4,000; Exchange, 3,000; City, 2,000; Eagle, 1,000; Faneuil Hall, 5,000; Merchants', 3,000; New England, 600; Revere, 10,000; Shoe and Leather Dealers', 9,000; State, 5,100; Shawmut, 1,000; Traders', 4,500; Tremont, 3,600; Union, 700; Washington, 2,500; Webster, 7,500; Bedford Commercial, 3,000; Marine, 1,200; Pacific, 16,300.

Loans on Bank Stock are—12 shares Pacific, $900; 2 shares do., 180; 6 shares do., 400; 2 shares Mercantile Banking and Savings Association, Boston, 150.

Deposit in Bank bearing interest—New England, $9,393.49.

Five Cents Savings Banks.

	BOSTON.	LYNN.	NEWBURYPORT.	SOUTH DANVERS.	SALEM.
	Boston Five Cents Savings Bank.	Lynn Five Cents Savings Bank.	Newburyport Five Cents Savings Bank.	Warren Five Cents Savings Bank.	Salem Five Cents Savings Bank.
Number of Depositors,	27,293	1,291	2,060	1,053	2,764
Amount of Deposits,	$3,308,588 31	$83,774 49	$212,672 66	$140,380 75	$316,517 54
Public Funds,	774,600 00	15,757 53	47,946 65	19,000 00	74,611 67
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	307,542 00	12,561 00	40,648 88	60,237 41	33,087 58
Loans on bank stock,	26,100 00	– –	– –	– –	11,470 00
Deposits, in banks, bearing interest,	239,657 94	2,995 20	746 12	– –	7,412 99
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	86,630 32	– –	– –	– –	– –
Loans on mortgage of real estate,	1,586,850 00	31,660 00	76,583 42	41,000 00	113,250 00
Loans to county, or town,	141,800 00	14,000 00	2,600 00	20,000 00	32,500 00
Loans on personal security,	159,700 00	2,547 00	34,693 73	4,300 00	50,350 00
Cash on hand,	51,036 00	5,366 32	17,639 16	2,470 69	168 90

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 127,884 09	5 per cent. – –	4½ per cent. – –	5 per cent., 5,971 10	5 per cent. – –
Average annual per cent. of Dividends ending at time of and including last extra, . .	7 per cent.	6⅔ per cent.	6 per cent.	7 per cent.	– –
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	No extra.	Every 5 years.	No extra.
Annual Expenses of the institution, . .	13,524 63	200 00	650 00	335 80	1,700 00

Boston Five Cents Savings Bank.—Public Funds—United States Government bonds, $537,700; State of Vermont, 50,000; City of Chelsea, 83,400; City of Boston, 10,000; City of Cambridge, 40,000; City of Fall River, 10,000; State of Maine, 43,500.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 325 shares Blackstone, $33,340.75; 215 shares Bank of Commerce, 21,526.25; 68 shares Granite, 6,800; 6 shares North, 600; 150 shares National, 15,287.50; 259 shares Tremont, 29,043; 100 shares Rockland, 10,000; 150 shares Washington, 15,000; 89 shares Cambridge Market, 8,885; 125 shares Webster, 12,718.75; 150 shares Howard, 14,540; 250 shares Hide and Leather, 25,000; 100 shares Shawmut, 10,450; 102 shares Merchants', 10,494.50; 147 shares Suffolk, 18,482.25; 250 shares Safety Fund, 25,000; 200 shares Revere, 20,000; 100 shares Bank of the Republic, 10,000; 100 shares Continental, 10,000; 105 shares Maverick, 10,374.

Loans on Bank Stock are—10 shares Faneuil Hall, $900; 134 shares Bank of the Metropolis, 10,000; 20 shares New England, and 3 shares Exchange, 2,000; 50 shares Tradesman's, and 15 shares Backstone, 5,650; 10 shares Bank of North America, 850; 45 shares Mechanics', 4,000; 30 shares Newton, 2,700.

Deposits in Banks bearing interest are—Safety Fund, $147,658.49; Hide and Leather, 91,999.45.

Lynn Five Cents Savings Bank.—Public Funds—United States 7 3-10 per cent. bonds, $2,350; registered bond, 1867, 2,000, cost 1,865; coupon bond, 1881, 1,000, cost 940; certificate of indebtedness, and interest, cost 5,057.53; deposit with Assistant Treasurer United States, Boston, 4,000; State of Maine bond, 1,545.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 10 shares Hide and Leather, $1,000; 40 shares Revere, 4,000; 2 shares Exchange, 220; 15 shares Shoe and Leather Dealers', 1,665; 12 shares Safety Fund, 1,228.50; 10 shares Laighton, 1,000; 33 shares City, Lynn, 3,447.50.

Deposit in Bank bearing interest is—City, Lynn, $2,995.20.

Newburyport Five Cents Savings Bank.—Public Funds—United States 6 per cent. stock, payable in 1881, $7,000, cost 6,202.50; United States 7 3-10 per cent. loan, 16,836.65; United States certificates of indebtedness, 20,000, cost 19,907.50; City of Salem 5 per cent bonds, 5,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 8 shares Atlantic, $792; 15 shares Atlas, 1,575; 5 shares City, 521.25; 10 shares Bank of Commerce, 1,025; 56 shares Eagle, 5,838.25; 20 shares Eliot, 2,012.50; 5 shares Exchange, Boston, 532.50; 1 share Globe, 115.75; 5 shares Hamilton, 575; 15 shares Hide and Leather, 1,596.25; 5 shares Howard, 491.25; 20 shares Maverick, 1,910; 5 shares Merchants', 507.50; 10 shares National, 1,025; 15 shares Bank of the Republic, 1,528.13; 5 shares Shawmut, 531.25; 20 shares State, 1,250; 8 shares Suffolk, 1,000; 20 shares Tremont, 2,200; 14 shares Union, 1,515.50; 25 shares Webster, 2,438.75; 81 shares Ocean, 5,188.25; 52 shares Mechanics', Newburyport, 5,561.50; 25 shares Merchants', Newburyport, 918.25.

Deposit in Bank bearing interest is—Institution for Savings, Newburyport, $746.12.

Warren Five Cents Savings Bank.—Public Funds—United States treasury notes and bonds, $15,000; Massachusetts State loan, 4,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 14 shares Warren, $1,421.16; 15 shares Howard, 1,489; 80 shares Exchange, Boston, 9,688.75; 40 shares Webster, 4,125; 10 shares Atlantic, 1,055; 10 shares Suffolk, 1,282.50; 15 shares Shoe and Leather Dealers', 1,575; 63 shares Hide and Leather, 6,250; 14 shares Exchange, Salem, 931; 40 shares Grand, 3,795; 75 shares Asiatic, 2,475; 110 shares Atlas, 11,750; 30 shares Revere, 3,000; 55 shares Eliot, 5,500; 34 shares Blackstone, Boston, 3,400; 5 shares Washington, 500; 20 shares Tremont, 2,000.

Salem Five Cents Savings Bank.—Public Funds—United States scrip, $54,349.17; Massachusetts scrip, 10,000; Connecticut scrip, 10,262.50.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Asiatic, $561; Blackstone, Boston, 1,045; City, 530; Granite, 1,479.75; Merchants', Boston, 1,092.50; Bank of North America, 516.25; North, 3,202; Revere, 2,000; Safety Fund, 2,500; Webster, 2,082.50; Exchange, Salem, 3,185.58; Mercantile, 1,176; Naumkeag, 4,571.50; Salem, 9,145.50.

Loans on Bank Stock are—20 shares National, 12 shares Merchants', Boston, 10 shares Eagle, 4 shares Railroad, $3,970; 27 shares Lowell, 2,400; 5 shares Naumkeag, 300; 20 shares Shoe and Leather Dealers', 2,000; 10 shares Howard, 900; 12 shares Granite, 5 shares Revere, 7 shares State, 1,900.

Deposits in Banks bearing interest are—Naumkeag, $7,390; Webster, 22.99.

	BRIGHTON.	CHARLESTOWN.	CAMBRIDGE.	LOWELL.
	Brighton Five Cents Savings Bank.	Charlestown Five Cents Savings Bank.	East Cambridge Five Cents Savings Bank.	Lowell Five Cents Savings Bank.
Number of Depositors,	142	2,043	1,074	4,104
Amount of Deposits,	$6,037 78	$203,861 08	$121,533 47	$677,581 80
Public Funds,	– –	20,000 00	5,000 00	65,500 00
Loans on public funds,	– –	– –	– –	– –
Bank Stock,	1,240 75	36,309 50	31,215 83	98,330 75
Loans on bank stock,	– –	– –	– –	18,500 00
Deposits, in banks, bearing interest,	– –	– –	– –	50,000 00
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –
Loans on mortgage of real estate,	4,025 00	125,200 00	84,875 00	313,022 50
Loans to county, or town,	1,000 00	– –	– –	58,350 00
Loans on personal security,	– –	17,300 00	– –	44,850 00
Cash on hand,	– –	8,062 68	442 64	10,139 46

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 54 86	5 per cent. 7,455 97	4 per cent., 3,525 96	5 per cent., 29,224 46
Average annual per cent. of Dividends ending at time of and including last extra, . .	In operation 2 years.	7 per cent.	7 per cent.	6⅔ per cent.
Extra Dividend, when declared, . . .	No extra.	Every 3 years.	Every 3 years.	Every 3 years.
Annual Expenses of the institution, . .	- -	109 98	225 00	1,076 50

Brighton Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) City, Boston, $306.75; Shawmut, 300; Suffolk, 254; Webster, 380.

Charlestown Five Cents Savings Bank.—Public Funds—United States treasury notes, 7 3-10 per cent, $5,000; United States 5-20's, 5,000; United States certificates of indebtedness, 10,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 15 shares Bunker Hill, $1,575; 45 shares Monument, 4,395.50; 20 shares Mattapan, 2,160; 88 shares Safety Fund, 8,785; 54 shares Maverick, 5,288.75; 45 shares Bank of the Republic, 4 320; 20 shares Continental, 2,000; 15 shares Market, 1,137; 33 shares Tradesman's, 3,247.25; 25 shares Atlas, 2,456; 10 shares Newton, 945.

East Cambridge Five Cents Savings Bank.—Public Funds—United States 5-20's, $5,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 38 shares Lechmere, $3,876.65; 10 shares Faneuil Hall, 1,090; 23 shares Bank of the Republic, 2,320.63; 23 shares Cambridge City, 2,316.05; 20 shares Bank of Commerce, 2,072.50; 20 shares Traders', 2,050; 10 shares Newton, 1,040; 8 shares Bunker Hill, 864; 10 shares National, 1,020; 24 shares Charles River, 2,428.75; 40 shares Howard, 4,110; 10 shares Merchants', 1,050; 15 shares Webster, 1,552.50; 25 shares Revere, 2,533.75; 27 shares Blackstone, 2,891.

Lowell Five Cents Savings Bank.—Public Funds—"20 years, 6's, $21,500, cost 20,500; 5-20 6's, 20,000, 3 years. 7 3-10, 25,000."

The Bank Stock is owned as follows;—(Rendered at par value.) 100 shares Bank of Commerce, $10,000; 50 shares Bank of North America, 5,000; 150 shares Bank of the Republic, 15,000; 50 shares Blackstone, 4,970; 50 shares Continental, 5,000; 50 shares Eliot, 5,000; 124 shares Hide and Leather, 12,400; 47 shares Howard, 4,382.75; 50 shares National, 5,000; 100 shares Revere, 10,000; 91 shares Safety Fund, 9,078; 50 shares Webster, 5,000; 25 shares Prescott, 2,500; 25 shares Merchants', Lowell, 2,500; 25 shares Wamesit, 2,500.

Loans on Bank Stock are—27 shares Appleton, 2,350; 22 shares Merchants', Lowell, 1,950; 33 shares Wamesit, 2,500; 71 shares Prescott, 6,050; 80 shares Railroad, 5,200; 5 shares Concord, 450.

Deposits in Banks bearing interest are—Bank of Commerce, $30,000; Wamesit, 20,000.

	NATICK.	STONEHAM.	WEST CAMBRIDGE.	WOBURN.
	Natick Five Cents Savings Bank.	Stoneham Five Cents Savings Bank.	West Cambridge Five Cents Savings Bank.	Woburn Five Cents Savings Bank.
Number of Depositors,	227	253	509	984
Amount of Deposits,	$13,284 60	$11,707 92	$47,789 82	$61,821 16
Public Funds,	– –	600 00	– –	15,169 55
Loans on public funds,	– –	– –	20,402 83	– –
Bank Stock,	518 75	– –	– –	9,101 00
Loans on bank stock,	– –	– –	– –	600 00
Deposits, in banks, bearing interest,	– –	– –	958 42	– –
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –
Loans on mortgage of real estate,	5,435 00	5,350 00	26,900 00	12,749 00
Loans to county, or town,	5,000 00	5,000 00	1,000 00	8,675 61
Loans on personal security,	1,100 00	1,200 00	– –	10,650 00
Cash on hand,	677 47	270 78	516 24	4,874 23

Rate and amount of ordinary Dividend for last year, ...	4 per cent., 212 51	5 per cent., 317 38	5 per cent., 1,426 24	5 per cent., 1,220 17
Average annual per cent. of Dividends ending at time of and including last extra, . .	– –	– –	In operation 3 years.	6 per cent.
Extra Dividend, when declared, . . .	No extra.	No extra.	No extra.	Every 3 years.
Annual Expenses of the institution, . .	100 00	60 00	200 00	300 00

Natick Five Cents Savings Bank.—The Bank Stock owned (rendered at cost to the Bank) is—5 shares Safety Fund, $518.75.
Loan to County or Town is—Town of Natick, $5,000.

Stoneham Five Cents Savings Bank.—Public Funds—United States 7 3-10 per cent. bonds, $600.
No Bank Stock.

West Cambridge Five Cents Savings Bank.—Loans on Public Funds—United States Loan, $20,402.83.
Loan to County or Town is—Town of West Cambridge, $1,000.

Woburn Five Cents Savings Bank —Public Funds—Massachusetts 6 per cent., $2,040 ; United States 7-30 per cent., 4,000; United States 6 per cent., 9,129.55.
The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 23 shares Blackstone, $2,346; 15 shares Faneuil Hall, 1,635; 10 shares Webster, 1,050; 40 shares Hide and Leather, 4,070.
Loan on Bank Stock is—Woburn, $600.

	WORCESTER.	SPRINGFIELD.	SHELBURNE.	FOXBOROUGH.
	Worcester Five Cents Savings Bank.	Springfield Five Cents Savings Bank.	Shelburne Falls Five Cents Savings Bank.	Foxborough Five Cents Savings Bank.
Number of Depositors,	2,072	2,432	672	297
Amount of Deposits,	$177,689 15	$252,483 99	$53,023 59	$24,998 64
Public Funds,	35,600 00	46,420 00	1,500 00	2,500 00
Loans on public funds,	– –	– –	– –	– –
Bank Stock,	56,800 00	33,567 75	4,065 00	5,800 00
Loans on bank stock,	5,410 00	– –	– –	– –
Deposits, in banks, bearing interest,	8,000 00	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –
Loans on mortgage of real estate,	12,850 00	157,810 18	22,774 00	12,320 00
Loans to county, or town,	58,500 00	– –	4,900 00	1,000 00
Loans on personal security,	1,000 00	17,221 10	18,121 50	1,450 00
Cash on hand,	659 01	2,632 16	1,664 31	1,637 75

Rate and amount of ordinary Dividend for last year, ...	5 per cent., 6,880 19	5 per cent., 10,110 95	5½ per cent., 2,073 33	5 per cent. – –
Average annual per cent. of Dividends ending at time of and including last extra, . .	6 per cent.	7 per cent.	– –	6 per cent.
Extra Dividend, when declared, . . .	Every 5 years.	Every 3 years,	No Extra.	Every 5 years.
Annual Expenses of the institution, . .	967 10	1,196 19	225 00	100 00

Worcester Five Cents Savings Bank.—Public Funds—United States securities, $32,600; Vermont bonds, 3,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 77 shares City, Worcester, $7,700; 70 shares Central, Worcester, 7,000; 25 shares Mechanics', Worcester, 2,500; 73 shares Quinsigamond, 7,300; 7 shares Worcester, 700; 26 shares Grafton, 2,600; 80 shares Millbury, 8,000; 20 shares Northborough, 2,000; 20 shares Leicester, 2,000; 20 shares Hide and Leather, 2,000; 50 shares Merchants', 5,000; 50 shares Safety Fund, 5,000; 50 shares Webster, 5,000.

Loans on Bank Stock are—26 shares Central, Worcester, $2,300; 17 shares Mechanics', Worcester, 1,250; 11 shares Grafton, 500; 5 shares Blackstone, Uxbridge, 500; 5 shares Oxford, 500; 4 shares Framingham, 360.

Deposit in Bank bearing interest—Quinsigamond, $8,000.

Springfield Five Cents Savings Bank.—Public Funds—United States treasury notes, 7 3-10 per cent., $24,150; United States bonds, 6's, 16,270; certificates of indebtedness, 6,000.

The Bank Stock is owned as follows;—Rendered at cost to Bank.) 20 shares Agawam, $2,145; 30 shares Chicopee, 3,480; 40 shares John Hancock, 4,180; 27 shares Pynchon, 3,007; 20 shares Springfield, 1,960; 56 shares City, Worcester, 5,600; 52 shares Hampshire Manufacturers', 5,732; 10 shares Cabot, 1,010; 15 shares Hadley Falls, 1,575; 10 shares Monson, 1,010; 15 shares Merchants', Boston, 1,618.75; 30 shares Lee, valued at, 2,250.

Shelburne Falls Five Cents Savings Bank.—Public Funds—United States 7 3-10 per cent. treasury notes, $1,500.

The Bank Stock owned (rendered at cost) is—40 shares Shelburne Falls, $4,065.

Foxborough Five Cents Savings Bank.—Public Funds—"7 3-10 per cent. Government bonds, $2,500."

The Bank Stock is owned as follows:—(Rendered at par value.) 10 shares Boylston, 10 shares Hide and Leather, 10 shares Webster, 10 shares Safety Fund, 10 shares Wrentham, 4 shares Faneuil Hall, 4 shares Blackstone, $5,800. Excess of cost charged off to Profit and Loss account.

	FALL RIVER.	NEW BEDFORD.	PLYMOUTH.	HARWICH.
	Fall River Five Cents Savings Bank.	New Bedford Five Cents Savings Bank.	Plymouth Five Cents Savings Bank.	Cape Cod Five Cents Savings Bank.
Number of Depositors,	2,163	5,312	642	738
Amount of Deposits,	$171,567 72	$804,140 44	$39,800 73	$67,482 73
Public Funds,	33,935 40	319,740 00	4,274 38	– –
Loans on public funds,	– –	200 00	– –	– –
Bank Stock,	106,347 45	50,423 74	11,078 46	6,439 25
Loans on bank stock,	875 00	280 00	838 00	– –
Deposits, in banks, bearing interest,	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	1,668 41	– –	– –
Loans on mortgage of real estate,	1,500 00	292,340 36	18,849 00	23,887 25
Loans to county, or town,	– –	2,100 00	– –	7,700 00
Loans on personal security,	35,241 88	151,481 99	4,097 00	21,060 00
Cash on hand,	371 69	1,624 67	1,045 42	7,827 12

Rate and amount of ordinary Dividend for last year, ...	5½ per cent., 8,412 58	5½ per cent., 36,471 89	5 per cent., 1,718 88	4 per cent., 1,997 38
Average annual per cent. of Dividends ending at time of and including last extra, . .	– –	– –	– –	6 per cent.
Extra Dividend, when declared, . . .	No Extra.	No Extra.	No Extra.	Every 5 years.
Annual expenses of the institution, . .	700 00	1,500 00	313 25	537 00

Fall River Five Cents Savings Bank.—Public Funds—Government 7 3-10 per cent. loan, $7,000; certificates of indebtedness, 26,935.40.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlantic, $1,303.25; Atlas, 2,095; Bank of Commerce, 1,032.50; Blackstone, 6,365; Broadway, 4,056 25; Eliot, 810; Exchange, 4,800; Hide and Leather, 5,262.50; Howard, 6,534.25; Maverick, 2,059.50; National, 2,442; Revere, 5,000; Safety Fund, 5,045; Shawmut, 5,225; Webster, 3,095; Cambridge Market, 5,542.50; Malden, 9,886 05; Mattapan, 2,125; Metacomet, 4,391 65; Monument, 8 339.25; Oxford, 2,160; South Reading, 7,200; Tradesman's 10,077.75; Wamsutta, 1,500.

Loans on Bank Stock is—10 shares Wamsutta, $875.

New Bedford Five Cents Savings Bank.—Public Funds—United States 7 3-10 per cent. treasury notes, $98,000; coupon 6's, 1881, 183,550; certificates, 6 per cent, 40,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 210 shares Mechanics'; 5 shares Marine; 16 shares Bedford Commercial; 35 shares Fairhaven; 30 shares Worcester County; 100 shares Safety Fund; 100 shares Revere, $50,423.74.

Plymouth Five Cents Savings Bank.—Public Funds—United States 6 per cent. notes, 20 years, $2,000, cost 1,874.38; United States 5-20, 1,000, cost 1,000; United States 7 3-10 per cent., 1,400, cost 1,400.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlas, $1,584.90; Webster, 1,035; Merchants', 1,038.25; Revere, 1,006.25; Bank of Commerce, 1,029.13; Bank of the Republic, 1,000; Shoe and Leather Dealers', 570 50; City, 849; North, 505.38; Pawners', 200 80; Old Colony, 1,148; Plymouth, 1,111.25.

Loan on Bank Stock is—12 shares Old Colony, $838.

Cape Cod Five Cents Savings Bank.—The Bank Stock owned (rendered at cost to Bank) is—48 shares Bank of Cape Cod, $5,439.25; 10 shares Shawmut, Boston, 1,000.

AGGREGATES.

	1862. Ninety-three Banks.	1861. Ninety-three Banks
Number of Depositors,	248,900	225,058
Amount of Deposits,	$50,403,674 23	$44,785,438 56
Public Funds,	9,222,568 75	3,111,148 45
Loans on Public Funds,	139,642 83	75,073 80
Bank Stock,	9,613,244 29	9,176,039 68
Loans on Bank Stock,	560,913 67	816,744 02
Deposits, in Banks, bearing interest,	966,219 74	1,228,419 28
Loans on Railroad Stock,	86,798 00	55,825 00
Invested in Real Estate,	326,042 44	286,211 30
Loans on Mortgage of Real Estate,	18,408,749 50	18,336,337 02
Loans to Counties and Towns,	4,333,832 17	3,659,046 58
Loans on Personal Security,	5,656,923 17	8,916,929 46
Cash on hand,	2,094,671 47	484,900 55
Average rate and aggregate amount of ordinary Dividends for last year,	$4\frac{13}{100}$ per cent.* 1,977,463 13	$4\frac{50}{100}$ per cent.† 1,943,532 04
Annual Expenses of the Institutions,	135,782 81	120,886 07

* Calculated on the returns of 81 Banks,—the East Boston, Chelsea, Lynn, Newburyport, Salem, Cambridgeport, Milford, North Brookfield, Attleborough, Citizens', of Fall River, Foxborough, and Barnstable Banks giving the rate, but not the *amount* of their Dividends.

† Calculated on the returns of 85 Banks.

NOTE.—By decree of the Supreme Court of the United States, on the first day of March, 1862, ceding the municipality to this Commonwealth, the Citizens' Savings Bank, in Fall River, in the State of Rhode Island, became a corporation of Massachusetts; and by the same decree, ceding the town of Pawtucket in this Commonwealth to the State of Rhode Island, the Franklin Savings Bank, in said municipality, became a corporation of the State of Rhode Island.

INDEX.

LOCATIONS OF BANKS AND SAVINGS INSTITUTIONS.

BANKS.

	Page.
Abington,	74
Adams,	62
Andover,	24
Athol,	46
Attleborough,	68
Beverly,	24
Blackstone,	48
Boston,	4–24
Brighton,	36–38
Cambridge,	22, 38, 40
Canton,	64
Charlestown,	40
Chelsea,	24
Chicopee,	58
Concord,	40
Conway,	56
Danvers,	26
Dedham,	64
Dorchester,	64–66
Edgartown,	78
Fairhaven,	68
Fall River,	70–72
Falmouth,	76
Fitchburg,	48
Framingham,	40
Gloucester,	26
Grafton,	48
Great Barrington,	62
Greenfield,	56
Harwich,	78
Haverhill,	28
Hingham,	74
Holyoke,	58
Holliston,	42
Hopkinton,	42
Lancaster,	48
Lawrence,	28–30
Lee,	62
Leicester,	50
Lowell,	42–44
Lynn,	30
Malden,	44
Marblehead,	30–32
Methuen,	32
Milford,	50
Millbury,	50
Monson,	58
Nantucket,	78
New Bedford,	72
Newburyport,	32
Newton,	44
Northampton,	54
Northborough,	50
North Bridgewater,	76
Oxford,	50
Pittsfield,	62–64
Plymouth,	76
Provincetown,	78
Quincy,	66
Randolph,	66
Rockport,	34
Roxbury,	66–68
Salem,	34–36
Salisbury,	36
Shelburne,	56
South Boston,	24
Southbridge,	52
South Danvers,	26
South Reading,	46
Springfield,	58–60
Stockbridge,	64
Taunton,	74
Townsend,	46
Uxbridge,	52
Waltham,	46
Ware,	56
Wareham,	76
Westfield,	60
Weymouth,	68
Woburn,	46
Worcester,	52–54
Wrentham,	68
Yarmouth,	78

SAVINGS INSTITUTIONS.

	Page.
Abington,	110
Adams,	104
Andover,	88
Attleborough,	108
Barnstable,	114
Boston,	86
Cambridge,	92
Cambridgeport,	92
Canton,	104
Charlestown,	92
Chelsea,	86
Chicopee,	100
Clinton,	96
Cohasset,	104
Concord,	92
Danvers,	88
Dedham,	106
Dorchester,	106
East Boston,	86
Fairhaven,	108
Fall River,	108
Fitchburg,	96
Framingham,	92
Gloucester,	88
Greenfield,	102
Haverhill,	88
Hingham,	110
Holyoke,	102
Lancaster,	96
Lawrence,	88
Lee,	104
Lowell,	94
Lynn,	90
Malden,	94
Marlborough,	94
Milford,	98
Millbury,	98
Nantucket,	114
New Bedford,	110
Newburyport,	90
Newton,	96
Northampton,	100
North Bridgewater,	112
North Brookfield,	98
Pittsfield,	104
Plymouth,	112
Provincetown,	114
Quincy,	106
Randolph,	106
Rockport,	90
Roxbury,	106
Salem,	90
Salisbury,	90
Scituate,	112
Southbridge,	98
South Scituate,	112
Springfield,	102
Taunton,	110
Waltham,	96
Ware,	100
Wareham,	114
Westfield,	102
Weymouth,	108
Winchendon,	98
Worcester,	100

FIVE CENTS SAVINGS BANKS.

	Page.
Boston,	116
Brighton,	118
Charlestown,	118
East Cambridge,	118
Fall River,	124
Foxborough,	122
Harwich,	124
Lowell,	118
Lynn,	116
New Bedford,	124
Natick,	120
Newburyport,	116
Plymouth,	124
Salem,	116
Shelburne,	122
South Danvers,	116
Springfield,	122
Stoneham,	120
West Cambridge,	120
Woburn,	120
Worcester,	122

PUBLIC DOCUMENT..... .....No. 9.

ABSTRACTS

OF THE

RETURNS FROM THE BANKS,

AND FROM THE

INSTITUTIONS FOR SAVINGS

IN

MASSACHUSETTS.

1864.

PREPARED FROM THE ATTESTED REPORTS,

BY OLIVER WARNER,
SECRETARY OF THE COMMONWEALTH.

BOSTON:
WRIGHT & POTTER, STATE PRINTERS,
No. 4 Spring Lane.
1865.

Commonwealth of Massachusetts.

SECRETARY'S DEPARTMENT, BOSTON, January 4, 1865.

To the Honorable, the Senate and the House of Representatives:

I have the honor to submit for the information of the Legislature, in compliance with the General Statutes, an Abstract of the Annual Returns of the several Banks and Savings Institutions in the Commonwealth, exhibiting their conditions respectively, on the twenty-ninth day of October, 1864, being "the last Saturday" of said month, in answer to requisitions issued by his Excellency the Governor, on the fifth day of November.

Very respectfully,

OLIVER WARNER,
Secretary of the Commonwealth.

CONDITION

OF THE

BANKS IN MASSACHUSETTS,

ON THE

TWENTY-NINTH DAY OF OCTOBER,

1864.

	BOSTON.				
	Atlantic.	Atlas.	Boston.	Boylston.	City.
DUE FROM THE BANK.					
Capital Stock,	$500,000 00	$1,000,000 00	$900,000 00	$400,000 00	$1,000,000 00
Bills in circulation of denomination of five dollars and upwards,	120,120 00	179,470 00	25,230 00	139,785 00	86,655 00
Bills in circulation of denomination less than five dollars,	45,407 00	40,660 00	9,345 00	45,373 00	25,578 00
Net profits on hand,	62,757 33	78,251 99	268,863 87	66,050 93	116,035 94
Balances due to other banks,	50,386 61	40,415 99	102,132 79	50,374 58	74,092 42
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	457,491 94	833,094 10	1,001,548 86	554,875 03	619,756 07
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	1,236,162 88	2,171,892 08	2,307,120 52	1,256,458 54	1,922,117 43
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	96,937 00	149,767 74	412,321 86	73,006 35	121,059 49
Real Estate,	45,000 00	– –	65,000 00	– –	45,045 00
Bills of other banks in New England States, and U. S. Currency Notes,	100,969 00	57,637 99	223,546 94	170,037 00	180,321 00

Balances due from other banks, . . .	$64,012 99	$151,450 84	$61,601 22	$23,076 32	$15,600 53
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	929,243 89	1,813,035 51	1,544,650 50	990,338 87	1,560,091 41
Total amount of the Resources of the bank, .	1,236,162 88	2,171,892 08	2,307,120 52	1,256,458 54	1,922,117 43
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 3 per cent., 15,000 00	April, 1864, 4 per cent., 40,000 00	April, 1864, 4 per cent., 36,000 00	April, 1864, 5 per cent., 20,000 00	April, 1864, 4 per cent., 40,000 00
	October, 1864, 4 per cent., 20,000 00	October, 1864, 4 per cent., 40,000 00	October, 1864, 4 per cent., 36,000 00	October, 1864, 5 per cent., 20,000 00	October, 1864, 4 per cent., 40,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	59,510 57	73,970 42	223,138 52	46,438 43	107,489 80
Amount of Debts due to the bank, secured by pledge of its stock, ...	1,550 00	30,907 26	3,000 00	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	6,000 00	– –	300 00	– –
Amount of Liabilities of Directors, . .	59,828 00	136,172 00	166,000 00	58,781 29	272,000 00

	BOSTON—Continued.				
	Columbian.	Bank of Commerce.	Eagle.	Eliot.	Exchange.
DUE FROM THE BANK.					
Capital Stock,	$1,000,000 00	$2,000,000 00	$1,000,000 00	$600,000 00	$1,000,000 00
Bills in circulation of denomination of five dollars and upwards,	23,690 00	317,870 00	50,560 00	248,350 00	349,407 50
Bills in circulation of denomination less than five dollars,	4,741 00	11,874 00	21,650 00	29,605 00	47,374 50
Net profits on hand,	92,459 39	226,588 85	124,352 21	59,835 68	215,653 48
Balances due to other banks,	19,167 39	1,346,862 47	57,028 35	224,289 44	616,225 16
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	1,059,953 47	1,475,711 19	911,116 13	673,348 54	1,006,642 38
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	2,200,011 25	5,378,906 51	2,164,706 69	1,835,428 66	3,235,303 02
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	180,522 22	262,352 00	253,685 42	60,798 80	192,431 85
Real Estate,	– –	2,602 12	– –	– –	– –
Bills of other banks in New England States, and U. S. Currency Notes,	565,860 00	800,726 80	126,620 00	116,067 18	368,354 23

Balances due from other banks, ...	$11,098 45	$99,897 67	$37,967 73	$28,846 53	$167,508 20
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	1,442,530 58	4,213,327 92	1,746,433 54	1,629,716 15	2,507,008 74
Total amount of the Resources of the bank, .	2,200,011 25	5,378,906 51	2,164,706 69	1,835,428 66	3,235,303 02
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 3½ per cent., 35,000 00	April, 1864, 4 per cent., 80,000 00	April, 1864, 4 per cent., 40,000 00	April, 1864, 4 per cent., 24,000 00	April, 1864, 5 per cent., 50,000 00
	October, 1864, 3½ per cent., 35,000 00	October, 1864, 4 per cent., 80,000 00	October, 1864, 4 per cent., 40,000 00	October, 1864, 4½ per cent., 27,000 00	October, 1864, 5 per cent., 50,000 00
Amount of Reserved Profits at the time of declaring the last dividend, ...	82,348 28	210,000 00	122,039 89	43,561 46	215,676 64
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	4,800 00	– –	4,000 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	17,539 35*	– –	– –	– –
Amount of Liabilities of Directors, . .	111,020 69	245,700 00	117,500 00	226,797 00	235,911 00

* "This amount will probably be realized in time."

	BOSTON—Continued.				
	Faneuil Hall.	Freeman's.	Globe.	Hamilton.	Howard.
DUE FROM THE BANK.					
Capital Stock,	$500,000 00	$400,000 00	$1,000,000 00	$500,000 00	$500,000 00
Bills in circulation of denomination of five dollars and upwards,	493,130 00	270,500 00	81,610 00	135,285 00	279,975 00
Bills in circulation of denomination less than five dollars,	41,749 00	43,212 00	6,057 00	25,327 00	33,241 00
Net profits on hand,	130,335 37	48,615 36	190,096 97	145,747 40	42,236 29
Balances due to other banks,	200,374 02	71,502 60	422,021 54	12,799 08	77,708 57
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	772,987 65	370,401 91	846,199 59	803,225 86	476,693 79
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	2,138,576 04	1,204,231 87	2,545,985 10	1,622,384 34	1,409,854 65
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	191,666 92	96,222 07	228,733 80	174,395 78	68,266 85
Real Estate,	77,500 00	– –	– –	– –	– –
Bills of other banks in New England States, and U. S. Currency Notes,	52,730 00	21,838 00	256,170 00	111,542 00	99,016 59

Balances due from other banks, . . .	$67,414 77	$25,779 28	$10,098 37	$108,774 79	$9,843 98*
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	1,749,264 35	1,060,392 52	2,050,982 93	1,227,671 77	1,232,727 23
Total amount of the Resources of the bank, .	2,138,576 04	1,204,231 87	2,545,985 10	1,622,384 34	1,409,854 65
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 5 per cent., 25,000 00	April, 1864, 4 per cent., 16,000 00	April, 1864, 4 per cent., 40,000 00	April, 1864, 8 per cent., 40,000 00	April, 1864, 4 per cent., 20,000 00
	October, 1864, 5 per cent., 25,000 00	October, 1864, 4 per cent., 16,000 00	October, 1864, 4 per cent., 40,000 00	October, 1864, 6 per cent., 30,000 00	October, 1864, 4 per cent., 20,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	121,939 22	30,525 03	190,096 97	120,000 00	35,260 89
Amount of Debts due to the bank, secured by pledge of its stock, ...	15,800 00	12,100 00	17,200 00	– –	7,300 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	– –	– –
Amount of Liabilities of Directors, . .	84,214 00	67,935 09	123,500 00	122,639 00	82,104 00

* $6,000 of this amount rendered as for "redemption of bills."

	BOSTON—Continued.				
	Massachusetts.	Maverick.	New England.	North America.	Shawmut.
DUE FROM THE BANK.					
Capital Stock,	$800,000 00	$400,000 00	$1,000,000 00	$750,000 00	$750,000 00
Bills in circulation of denomination of five dollars and upwards,	119,790 00	143,100 00	256,240 00	155,955 00	412,055 00
Bills in circulation of denomination less than five dollars,	14,107 00	27,834 00	70,575 00	19,293 00	80,725 00
Net profits on hand,	90,276 59	29,134 03	118,522 81	50,421 06	131,251 65
Balances due to other banks,	25,000 00	50,000 00	81,401 82	29,210 53	181,749 09
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	617,435 79	294,997 95	666,383 50	700,745 41	502,050 53
Cash deposited bearing interest,	– –	– –	17,755 13	– –	– –
Total amount due from the bank,	1,666,609 38	945,065 98	2,210,878 26	1,705,625 00	2,057,831 27
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	163,404 38*	62,388 00	135,636 93	109,738 88	54,158 00
Real Estate,	30,262 32	– –	40,000 00	– –	16,318 85
Bills of other banks in New England States, and U. S. Currency Notes,	18,902 00	88,208 69	96,743 00	85,575 00	228,457 00

Balances due from other banks, . . .	$44,567 32	$20,704 83	$135,157 32	$73,950 61	$32,380 54
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	1,409,473 36	773,764 46	1,803,341 01	1,436,360 51	1,726,516 88
Total amount of the Resources of the bank, .	1,666,609 38	945,065 98	2,210,878 26	1,705,625 00	2,057,831 27
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 4 per cent., 32,000 00	April, 1864, 3½ per cent., 14,000 00	April, 1864, 4 per cent., 40,000 00	April, 1864, 3½ per cent., 26,250 00	April, 1864, 4 per cent., 30,000 00
	October, 1864, 4 per cent., 32,000 00	October, 1864, 3½ per cent., 14,000 00	October, 1864, 5 per cent., 50,000 00	October, 1864, 3½ per cent., 26,250 00	October, 1864, 4 per cent., 30,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	86,864 99	23,265 28	99,699 34	37,859 50	55,545 97
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	1,500 00	– –	3,000 00	2,506 25
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	– –	– –
Amount of Liabilities of Directors, . .	93,000 00	156,372 00	219,538 00	119,235 00	116,615 00

* "In addition to this amount the bank has loaned $62,500 which is to be paid on demand in specie."

	BOSTON—Continued.				
	Shoe and Leather Dealers'.	State.	Suffolk.	Traders'.	Tremont.
DUE FROM THE BANK.					
Capital Stock,	$1,000,000 00	$1,800,000 00	$1,000,000 00	$600,000 00	$1,500,000 00
Bills in circulation of denomination of five dollars and upwards,	528,610 00	102,860 00	305,200 00	253,040 00	266,655 00
Bills in circulation of denomination less than five dollars,	78,787 00	34,281 00	12,996 00	64,405 00	36,656 00
Net profits on hand,	182,612 39	233,781 11	412,225 61	28,766 19	142,653 25
Balances due to other banks,	470,177 04	129,686 84	2,198,676 31	338,803 22	360,855 52
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	808,908 30	1,008,927 14	962,919 37	240,162 76	1,033,153 30
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	3,069,094 73	3,309,536 09	4,892,017 29	1,525,177 17	3,339,973 07
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	206,989 21	331,968 06	521,491 11	51,911 63	235,183 07
Real Estate,	70,000 00	– –	120,000 00	3,000 00	*
Bills of other banks in New England States, and U. S. Currency Notes,	221,219 83	70,828 00	772,683 00	157,961 00	268,515 36

Balances due from other banks, . . .	$339,888 75	$130,151 99	$848,721 59	$6,772 58†	$37,294 07
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	2,230,996 94	2,776,588 04	2,629,121 59	1,305,531 96	2,798,980 57
Total amount of the Resources of the bank, .	3,069,094 73	3,309,536 09	4,892,017 29	1,525,177 17	3,339,973 07
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 5 per cent., 50,000 00	April, 1864, 3½ per cent., 63,000 00	April, 1864, 5 per cent., 50,000 00	April, 1864, 3 per cent., 18,000 00	April, 1864, 4 per cent., 60,000 00
	October, 1864, 6 per cent., 60,000 00	October, 1864, 13⅓ per cent., 240,000 00	October, 1864, 5 per cent., 50,000 00	October, 1864, 3 per cent., 18,000 00	October, 1864, 4½ per cent., 67,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	152,000 00	225,899 71	390,686 68	19,864 81	69,222 52
Amount of Debts due to the bank, secured by pledge of its stock, ...	2,000 00	3,800 00	10,500 00	15,120 00	7,400 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	30,358 00	– –
Amount of Liabilities of Directors, . .	25,539 00	108,600 00	305,000 00	169,112 00	85,080 00

* "The bank owns real estate but has no account on its books."

† Rendered as for "redemption of bills."

	BOSTON—Concluded.			BANKS UNDER GENERAL LAW.	
	Union.	Washington.	Webster.	Mount Vernon.	Revere.
DUE FROM THE BANK.					
Capital Stock,	$1,000,000 00	$750,000 00	$1,500,000 00	$200,000 00	$1,000,000 00
Bills in circulation of denomination of five dollars and upwards,	188,105 00	159,023 00*	268,615 00	51,075 00	410,945 00
Bills in circulation of denomination less than five dollars,	15,783 00	– –	7,421 00	38,915 00	33,813 00
Net profits on hand,	174,854 12†	107,043 99†	128,530 12	14,108 33	174,775 03
Balances due other banks,	149,418 73	77,583 34	89,590 02	16,519 25	46,259 21
Cash deposited, including all sums whatsoever due from the bank, and bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	999,136 10	635,660 53‡	792,418 61	283,457 32	1,304,121 31
Cash deposited bearing interest,	– –	– –	98,436 11	– –	421,075 44
Total amount due from the bank,	2,527,296 95	1,729,310 86	2,885,010 86	604,074 90	3,390,988 99
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	197,666 82	116,947 00	257,088 79	24,353 81	200,733 55
Real Estate,	– –	12,588 74	– –	– –	– –
Bills of other banks in New England States, and U. S. Currency Notes,	231,644 92	106,627 78	247,695 00	71,363 31	167,950 00

Balances due from other banks, . . .	$80,089 10	$12,932 93	$22,761 51	$30,666 62	$420,272 90
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	2,017,896 11	1,480,214 41	2,357,465 56	477,691 16	2,602,032 54
Total amount of the Resources of the bank, .	2,527,296 95	1,729,310 86	2,885,010 86	604,074 90	3,390,988 99
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 10 per cent., 100,000 00	April, 1864, 4 per cent., 30,000 00	April, 1864, 4 per cent., 60,000 00	April, 1864, 4 per cent., 8,000 00	April, 1864, 4 per cent., 40,000 00
	October, 1864, 4 per cent., 40,000 00	October, 1864, 4 per cent., 30,000 00	October, 1864, 4 per cent., 60,000 00	October, 1864, 4½ per cent., 9,000 00	October, 1864. 4 per cent., 40,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	153,157 49	90,428 66	85,093 41	11,653 76	165,590 26
Amount of Debts due to the bank, secured by pledge of its stock, ...	450 00	– –	– –	17,800 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	– –	– –
Amount of Liabilities of Directors, . .	106,695 00	113,450 71	151,393 00	43,927 16	210,693 00
Amount of Stocks deposited with the Auditor,	– –	– –	– –	125,000 00	775,000 00

* Total circulation—no account kept of the different denominations. † Includes unearned interest received. ‡ Including $1,268 unpaid dividends.

	SOUTH BOSTON.		CHELSEA.	ANDOVER.	BEVERLY.
	Broadway.	Mechanics'.	Tradesman's.	Andover.	Beverly.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$250,000 00	$150,000 00	$250,000 00	$125,000 00
Bills in circulation of denomination of five dollars and upwards,	73,350 00	124,325 00	115,080 00	114,840 00	78,220 00
Bills in circulation of denomination less than five dollars,	45,204 00	61,618 00	37,003 00	13,255 00	17,410 00
Net profits on hand,	10,025 62	33,497 98	15,498 55	18,993 67	15,044 30
Balances due to other banks,	40,000 00	– –	1,327 23	– –	6,645 27
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	95,346 71	231,249 00	148,288 45	66,072 65	72,271 38
Cash deposited bearing interest,	– –	– –	3,353 64	3,241 39	– –
Total amount due from the bank,	413,926 33	700,689 98	470,550 87	466,402 71	314,590 95
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	6,470 00	15,000 00	5,921 67	8,449 48	9,051 92
Real Estate,	8,626 59	18,000 00	– –	5,000 00	201 00
Bills of other banks in New England States, and U. S. Currency Notes,	6,276 00	27,715 00	18,399 18	13,817 00	6,587 12

Balances due from other banks, . . .	$13,543 13	$3,962 74	$5,000 00	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	6,979 50	128,425 39	10,573 87	$40,259 29	$29,426 39
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	372,031 11	507,586 85	430,656 15	398,876 94	269,324 52
Total amount of the Resources of the bank, .	413,926 33	700,689 98	470,550 87	466,402 71	314,590 95
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 10,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 3½ per cent., 8,750 00	April, 1864, 4 per cent., 5,000 00
	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 10,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 3½ per cent., 8,750 00	October, 1864, 4 per cent., 5,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	8,918 96	23,312 07	14,255 34	17,361 21	8,639 44
Amount of Debts due to the bank, secured by pledge of its stock, ...	2,000 00	2,275 00	2,100 00	975 00	500 00
Amount of debts due and not paid, and considered doubtful, ...	– –	– –	– –	– –	– –
Amount of Liabilities of Directors, . .	9,221 00	58,838 20	33,190 00	34,647 86	32,007 45

	DANVERS.	SOUTH DANVERS.		GLOUCESTER.	
	Village.	Danvers.	Warren.	Cape Ann.	Gloucester.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$150,000 00	$250,000 00	$150,000 00	$300,000 00
Bills in circulation of denomination of five dollars and upwards,	96,915 00	99,365 00	110,050 00	164,355 00	204,900 00
Bills in circulation of denomination less than five dollars,	10,030 00	24,109 00	33,804 50	19,247 00	23,052 00
Net profits on hand,	41,028 26	34,817 34	26,618 11	24,423 87	57,809 05
Balances due to other banks,	233 68	589 50	323 31	1,200 00	583 36
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	60,037 20	42,993 06	82,416 58	134,829 83	218,730 50
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	358,244 14	351,873 90	503,212 50	494,055 70	805,074 91
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	4,739 37	9,737 00	8,386 79	5,679 00	13,025 25
Real Estate,	6,000 00	1,500 00	1,000 00	3,367 00	8,500 00
Bills of other banks in New England States, and U. S. Currency Notes,	7,068 70	22,679 33	6,653 12	8,044 22	35,786 34

Balances due from other banks, . . .	$7,000 00	– –	$5,000 00	$18,080 61	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	35,209 08	$7,013 16	25,945 57	48,196 08	$46,334 44
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	298,226 99	310,944 41	456,227 02	410,688 79	701,428 88
Total amount of the Resources of the bank, .	358,244 14	351,873 90	503,212 50	494,055 70	805,074 91
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 10,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 5 per cent., 15,000 00
	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 3½ per cent., 8,750 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 5 per cent., 15,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	40,161 98	32,580 36	21,245 06	24,261 74	59,963 24
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	4,900 00	– –	3,800 00	300 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	2,500 00*	– –	– –	290 00
Amount of Liabilities of Directors, . .	32,300 57	17,979 35	32,000 00	24,100 00	20,181 93

* "Probable oss 50 per cent."

	HAVERHILL.		LAWRENCE.		LYNN.
	Essex.	Merrimack.	Bay State.	Pemberton.	City.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$180,000 00	$375,000 00	$100,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	66,150 00	87,720 00	267,340 00	75,015 00	98,765 00
Bills in circulation of denomination less than five dollars,	23,685 00	25,996 00	51,710 00	20,500 00	29,539 00
Net profits on hand,	361 37	19,477 15	37,733 47	16,828 12	15,467 01
Balances due to other banks,	– –	772 81	12,673 91	– –	27,110 18
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	21,221 72	18,488 29	148,922 72	88,988 27	129,079 59
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	211,418 09	332,454 25	893,380 10	301,331 39	449,960 78
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	000 86	4,915 77	16,883 97	3,407 08	6,502 38
Real Estate,	8,000 00	5,600 00	15,000 00	4,000 00	– –
Bills of other banks in New England States, and U. S. Currency Notes,	1,969 00	10,970 47	46,966 71	8,249 90	20,836 57

Balances due from other banks, . . .	– –	$1,814 31	– –	$320 49	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	$1,144 27	12,240 23	$3,000 00	13,175 72	$91,263 75
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	200,303 96	296,913 47	811,529 42	272,178 20	331,358 08
Total amount of the Resources of the bank, .	211,418 09	332,454 25	893,380 10	301,331 39	449,960 78
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 3 per cent., 3,000 00	April, 1864, 3 per cent., 5,400 00	April, 1864, 4 per cent., 15,000 00	April, 1864, 5 per cent., 5,000 00	April, 1864, 4 per cent., 6,000 00
	October, 1864, 3 per cent., 3,000 00	October, 1864, 3 per cent., 5,400 00	October, 1864, 4 per cent., 15,000 00	October, 1864, 5 per cent., 5,000 00	October, 1864, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	2,220 00	17,772 64	35,526 00	15,656 37	10,000 00
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	600 00	– –	8,775 00*	500 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	20,015 27	– –	– –	– –
Amount of Liabilities of Directors, . .	4,000 00	4,800 00	24,978 43	30,000 11	39,382 00

* "Secured in part by its stock and in part by other collateral."

	LYNN.		MARBLEHEAD.		METHUEN.
	Laighton.	Lynn Mechanics.	Grand.	Marblehead.	Spicket Falls.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$250,000 00	$100,000 00	$102,000 00	$100,000 00
Bills in circulation of denomination of five dollars and upwards,	123,850 00	182,255 00	47,005 00	50,500 00	38,115 00
Bills in circulation of denomination less than five dollars,	18,997 00	34,716 00	18,345 00	18,918 00	6,164 00
Net profits on hand,	20,706 70	47,827 42	2,230 43	2,909 49	821 56
Balances due to other banks,	1,928 71	21,169 63	5,108 39	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	65,111 74	212,282 32	61,107 91	35,997 98	44,294 49
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	430,594 15	748,250 37	233,796 73	210,325 47	189,395 05
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	10,000 53	10,415 62	7,537 70	10,247 79	2,708 06
Real Estate,	– –	12,000 00	5,000 00	7,900 00	– –
Bills of other banks in New England States, and U. S. Currency Notes,	741 00	7,257 00	2,305 00	4,966 97	250 00

Balances due from other banks, . . .	– –	$330 22	$3,000 00	– –	$3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	$17,386 05	154,963 91	– –	$2,953 54	21,066 04
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	402,466 57	563,283 62	215,954 03	184,257 17	162,370 95
Total amount of the Resources of the bank, .	430,594 15	748,250 37	233,796 73	210,325 47	189,395 05
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 3½ per cent., 7,000 00	April, 1864, 5 per cent., 12,500 00	April, 1864, 4 per cent., 4,000 00	April, 1864, $3 per share, 3,600 00	April, 1864, 4 per cent., 4,000 00
	October, 1864, 3½ per cent., 7,000 00	October, 1864, 5 per cent., 12,500 00	October, 1864, 5 per cent., 5,000 00	October, 1864, $4 per share, 4,800 00	October, 1864, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	20,706 70	45,761 76	1,944 57	3,279 60	818 87
Amount of Debts due to the bank, secured by pledge of its stock, ...	3,225 00	1,444 00	4,850 00	2,631 82	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	– –	– –
Amount of Liabilities of Directors, . .	137,946 91	115,541 92	12,221 04	1,750 00	– –

	NEWBURYPORT.			ROCKPORT.	SALEM.
	Mechanics'.	Merchants'.	Ocean.	Rockport.	Asiatic.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$120,000 00	$150,000 00	$100,000 00	$315,000 00
Bills in circulation of denomination of five dollars and upwards,	81,000 00	90,535 00	136,295 00	95,760 00	110,700 00
Bills in circulation of denomination less than five dollars,	25,940 00	20,534 00	17,732 00	16,291 00	13,339 00
Net profits on hand,	11,953 91	8,522 92	24,683 01	10,171 68	7,421 27
Balances due to other banks,	448 48	3,450 78	31 14	– –	40,503 93
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	81,705 95	103,967 90	102,386 17	87,580 30	215,502 94
Cash deposited bearing interest,	20,000 00	– –	– –	– –	– –
Total amount due from the bank,	421,048 34	347,010 60	431,127 32	309,802 98	702,467 14
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,825 26	13,898 83	11,725 40	3,561 00	13,982 06
Real Estate,	3,875 00	5,300 00	2,500 00	– –	35,000 00
Bills of other banks in New England States, and U. S. Currency Notes,	441 00	9,195 37	2,110 20	1,471 00	20,874 76

Balances due from other banks, . . .	– –	– –	$940 00	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	$14,857 21	$21,904 25	64,781 63	$60,236 00	$77,222 20
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	396,049 87	296,712 15	349,070 09	244,534 98	555,388 12
Total amount of the Resources of the bank, .	421,048 34	347,010 60	431,127 32	309,802 98	702,467 14
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 3 per cent., 6,000 00	April, 1864, 4 per cent., 4,800 00	April, 1864, 5 per cent., 7,500 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 3 per cent., 9,450 00
	October, 1864, 4 per cent., 8,000 00	October, 1864, 5 per cent., 6,000 00	October, 1864, 5 per cent., 7,500 00	October, 1864, 5 per cent., 5,000 00	October, 1864, 3 per cent., 9,450 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	7,763 50	8,373 07	21,030 85	11,429 49	7,373 06
Amount of Debts due to the bank, secured by pledge of its stock;	– –	– –	– –	1,880 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	994 98*	– –	– –	– –	– –
Amount of Liabilities of Directors, . .	21,300 00	2,350 00	24,471 68	37,328 00	9,227 00

* "Estimated loss one-half."

	SALEM.				
	Exchange.	Mercantile.	Merchants'.	Naumkeag.	Salem.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$200,000 00	$200,000 00	$500,000 00	$187,500 00
Bills in circulation of denomination of five dollars and upwards,	56,655 00	85,595 00	136,682 00	168,350 00	117,440 00
Bills in circulation of denomination less than five dollars,	17,461 00	31,997 00	19,998 00	37,683 00	27,127 00
Net profits on hand,	16,285 36	3,607 30	16,968 36	56,026 81	18,618 62
Balances due to other banks,	271 16	1,889 53	79 64	10,426 95	2,505 78
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	63,419 52	51,243 75	94,591 48	297,656 29	54,954 50
Cash deposited bearing interest,	– –	6,000 00	11,013 77	81,600 00	– –
Total amount due from the bank,	354,092 04	380,332 58	479,333 25	1,151,743 05	408,145 90
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	7,568 11	6,059 36	20,332 00	29,264 69	6,105 45
Real Estate,	3,000 00	5,000 00	– –	– –	– –
Bills of other banks in New England States, and U. S. Currency Notes,	4,037 00	3,533 00	13,489 78	28,622 92	5,954 30

Balances due from other banks, . . .	$14,850 77	$2,850 00	– –	– –	$105 20
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	796 63	20,157 82	$28,983 61	$4,410 08	5,594 35
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	323,839 53	342,732 40	416,527 86	1,089,445 36	390,386 60
Total amount of the Resources of the bank, .	354,092 04	380,332 58	479,333 25	1,151,743 05	408,145 90
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, $2.67 per share. 8,010 00	April, 1864, 3 per cent., 6,000 00	April, 1864, 3½ per cent., 7,000 00	April, 1864, 3 per cent., 15,000 00	April, 1864, 3 per cent., 5,625 00
	October, 1864, $2.35 per share. 7,050 00	October, 1864, 3 per cent., 6,000 00	October, 1864, 3½ per cent., 7,000 00	October, 1864, 3½ per cent., 17,500 00	October, 1864, 3 per cent., 5,625 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	17,649 40	1,806 06	15,874 95	52,830 81	17,050 29
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	1,750 00	96 66	3,420 00	3,225 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	– –	– –
Amount of Liabilities of Directors, . .	8,377 10	23,194 00	60,784 25	10,700 00	60,020 71

	SALISBURY.	BRIGHTON.		CAMBRIDGE.	
	Powow River.	Bank of Brighton.	Brighton Market.	Cambridge.	Cambridge City.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$200,000 00	$250,000 00	$100,000 00	$100,000 00
Bills in circulation of denomination of five dollars and upwards,	74,290 00	185,370 00	239,503 00	47,200 00	60,690 00
Bills in circulation of denomination less than five dollars,	15,146 00	14,103 00	4,437 00	15,645 00	18,446 00
Net profits on hand,	13,696 84	21,214 15	14,188 17	17,445 10	19,386 98
Balances due to other banks,	– –	– –	21,461 49	– –	491 78
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	33,576 54	113,874 77	86,463 98	36,244 50	67,532 85
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	236,709 38	534,561 92	616,053 64	216,534 60	266,547 61
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,321 53	17,020 19	13,774 75	7,430 83	3,000 00
Real Estate,	4,000 00	5,000 00	8,240 28	6,500 00	– –
Bills of other banks in New England States, and U. S. Currency Notes,	813 33	3,004 70	6,975 89	11,031 00	5,230 70

Balances due from other banks, . . .	– –	$3,000 00	$5,000 00	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	$18,267 97	44,092 95	57,155 00	$930 63	$5,761 09
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	208,306 55	462,444 08	524,907 72	190,642 14	252,555 82
Total amount of the Resources of the bank, .	236,709 38	534,561 92	616,053 64	216,534 60	266,547 61
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 4 per cent., 4,000 00	April, 1864, 3 per cent., 6,000 00	April, 1864, 4 per cent., 10,000 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 4 per cent., 4,000 00
	October, 1864, 4 per cent., 4,000 00	October, 1864, 3 per cent., 6,000 00	October, 1864, 4½ per cent., 11,250 00	October, 1864, 4 per cent., 4,000 00	October, 1864, 5 per cent., 5,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	12,021 49	17,000 00	13,955 21	15,361 38	17,747 55
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	5,210 00	11,430 00	500 00	10,500 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	– –	2,163 19
Amount of Liabilities of Directors, . .	2,188 55	101,378 42	18,301 00	11,545 51	14,416 14

	CAMBRIDGE.			CHARLESTOWN.	
	Cambridge Market.	Charles River.	Lechmere.	Bunker Hill.	Monument.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$100,000 00	$150,000 00	$300,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	131,265 00	70,885 00	104,000 00	181,135 00	121,575 00
Bills in circulation of denomination less than five dollars,	10,344 00	17,531 00	24,023 00	37,473 00	35,815 00
Net profits on hand,	10,305 82	17,648 21	31,525 62	64,231 21	14,787 42
Balances due to other banks,	20,000 00	209 22	– –	– –	644 50
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	35,059 90	87,656 36	145,142 89	328,743 04	164,923 44
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	356,974 72	293,929 79	454,691 51	911,582 25	487,745 36
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	6,002 33	5,000 00	20,181 04	60,053 03	24,111 62
Real Estate,	4,000 00	1,986 19	– –	25,000 00	4,000 00
Bills of other banks in New England States, and U. S. Currency Notes,	2,365 46	5,910 71	14,000 50	6,134 16	16,409 05

Balances due from other banks, . . .	– –	$4,000 00	$554 58	$892 43	$10,044 44
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	$27,535 48	19,868 18	39,146 83	72,405 53	63,889 31
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	317,071 45	257,164 71	380,808 56	747,097 10	369,290 94
Total amount of the Resources of the bank, .	356,974 72	293,929 79	454,691 51	911,582 25	487,745 36
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 3 per cent., 4,500 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 5 per cent., 15,000 00	April, 1864, 4 per cent., 6,000 00
	October, 1864, 3 per cent., 4,500 00	October, 1864, 5 per cent., 5,000 00	October, 1864, 6 per cent., 9,000 00	October, 1864, 5 per cent., 15,000 00	October, 1864. 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	9,977 55	16,264 21	29,156 78	55,065 04	13,386 80
Amount of Debts due to the bank, secured by pledge of its stock, ...	6,750 00	5,500 00	5,050 00	2,180 00	2,060 00
Amount of Debts due and not paid, and considered doubtful, ...	2,000 00	450 00	– –	– –	– –
Amount of Liabilities of Directors, . .	26,388 00	25,559 00	36,900 00	3,561 00	33,661 65

	CONCORD.	FRAMINGHAM.	HOLLISTON.	HOPKINTON.	LOWELL.
	Concord.	Framingham.	Holliston.	Hopkinton.	Appleton.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$200,000 00	$100,000 00	$150,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	79,550 00	111,960 00	71,120 00	110,600 00	168,675 00
Bills in circulation of denomination less than five dollars,	7,309 00	34,520 00	8,578 00	15,685 00	28,682 00
Net profits on hand,	13,474 90	22,426 42	7,728 95	12,579 52	31,314 76
Balances due to other banks,	– –	– –	– –	– –	19,263 95
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	55,373 15	49,812 81	17,995 05	23,046 96	150,477 64
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	255,707 05	418,719 23	205,422 00	311,911 48	598,413 35
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	10,157 34	8,097 00	5,000 19	5,238 00	22,431 36
Real Estate,	2,000 00	3,000 00	– –	– –	25,000 00
Bills of other banks in New England States, and U. S. Currency Notes,	3,581 55	4,357 00	2,315 38	1,116 84	18,007 81

Balances due from other banks, . . .	– –	– –	– –	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	$12,248 42	$20,200 13	$15,677 95	$42,888 11	$22,011 42
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	227,719 74	383,065 10	182,428 48	262,668 53	510,962 76
Total amount of the Resources of the bank, .	255,707 05	418,719 23	205,422 00	311,911 48	598,413 35
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 3½ per cent., 3,500 00	April, 1864, 5 per cent., 10,000 00	April, 1864, 3½ per cent., 3,500 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 5 per cent., 10,000 00
	October, 1864, 4 per cent., 4,000 00	October, 1864, 5 per cent., 10,000 00	October, 1864, 3½ per cent., 3,500 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 5 per cent., 10,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	8,344 97	25,078 81	7,000 00	11,804 96	25,000 00
Amount of Debts due to the bank, secured by pledge of its stock, ...	480 00	500 00	5,480 00	– –	2,000 00
Amount of Debts due and not paid, and considered doubtful, ...	1,000 00	– –	– –	– –	– –
Amount of Liabilities of Directors, . .	9,300 00	18,180 00	35,678 67	43,842 18	46,116 00

	LOWELL.				MALDEN.
	Lowell.	Prescott.	Railroad.	Wamesit.	Malden.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$200,000 00	$600,000 00	$150,000 00	$100,000 00
Bills in circulation of denomination of five dollars and upwards,	108,355 00	150,306 00	268,670 00	117,925 00	68,955 00
Bills in circulation of denomination less than five dollars,	29,791 00	31,171 00	67,162 00	21,352 00	24,382 00
Net profits on hand,	31,070 00	41,140 55	114,331 92	8,865 04	9,741 62
Balances due to other banks,	762 73	– –	2,187 77	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	52,851 73	123,075 00	100,090 64	61,946 11	29,041 49
Cash deposited bearing interest,	– –	– –	– –	50,000 00	– –
Total amount due from the bank,	422,830 46	545,692 55	1,152,442 33	410,088 15	232,120 11
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	3,685 16	15,708 60	25,422 80	734 71	5,300 00
Real Estate,	– –	– –	– –	2,500 00	5,000 00
Bills of other banks in New England States, and U. S. Currency Notes,	9,990 24	6,349 45	8,379 00	13,421 45	907 40

Balances due from other banks, . . .	$7,000 00	$3,000 00	– –	$5,000 00	$5,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	18,203 33	44,908 38	$107,097 12	14,208 42	9,864 06
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	383,951 73	475,726 12	1,011,543 41	374,223 57	206,048 65
Total amount of the Resources of the bank, .	422,830 46	545,692 55	1,152,442 33	410,088 15	232,120 11
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 4 per cent., 8,000 00	April, 1864, 5 per cent., 10,000 00	April, 1864, 5 per cent., 30,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 3½ per cent., 3,500 00
	October, 1864, 4 per cent., 8,000 00	October, 1864, 5 per cent., 10,000 00	October, 1864, 5 per cent., 30,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	27,296 84	31,000 00	109,000 00	8,500 00	9,518 88
Amount of Debts due to the bank, secured by pledge of its stock, ...	8,230 00	3,000 00	1,264 00	3,100 00	1,665 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	– –	– –
Amount of Liabilities of Directors, . .	42,033 21	21,431 82	56,000 00	18,745 39	26,699 74

	NEWTON.	SOUTH READING.	TOWNSEND.	WALTHAM.	WOBURN.
	Newton.	South Reading.	Townsend.	Waltham.	Woburn.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$100,000 00	$100,000 00	$150,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	87,800 00	54,350 00	78,580 00	120,500 00	106,595 00
Bills in circulation of denomination less than five dollars,	17,780 00	17,295 00	19,606 00	33,214 00	26,651 00
Net profits on hand,	12,324 27	2,938 28	10,328 57	11,878 09	29,634 43
Balances due to other banks,	2,611 71	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	93,713 84	17,813 10	23,686 18	36,564 25	136,761 37
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	364,229 82	192,396 38	232,200 75	352,156 34	449,641 80
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	11,316 68	3,900 12	4,385 02	13,305 95	17,872 21
Real Estate,	5,270 22	– –	1,000 00	5,500 00	16,320 40
Bills of other banks in New England States, and U. S. Currency Notes,	11,733 74	1,899 38	3,320 75	6,895 43	2,947 59

Balances due from other banks, . . .	– –	– –	$3,600 00	$9,120 26	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	$12,121 67	$1,588 83	6,676 47	4,000 00	$58,614 70
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	323,787 51	185,008 05	213,218 51	313,334 70	353,886 90
Total amount of the Resources of the bank, .	364,229 82	192,396 38	232,200 75	352,156 34	449,641 80
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 3 per cent., 3,000 00	April, 1864, 2⅓ per cent., 4,000 00	April, 1864, 5 per cent., 7,500 00
	October, 1864, 4 per cent., 6,000 00	October, 1864, 3 per cent., 3,000 00	October, 1864, 3 per cent., 3,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 5 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	9,696 54	2,503 36	7,856 37	12,641 80	32,683 46
Amount of Debts due to the bank, secured by pledge of its stock, ...	1,750 00	9,700 00	100 00	1,000 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	5,900 00	– –	– –	8,268 00	– –
Amount of Liabilities of Directors, . .	21,006 00	48,771 00	11,377 37	18,164 85	35,700 00

	ATHOL.	BLACKSTONE.	FITCHBURG.		GRAFTON.
	Miller's River.	Worcester County.	Fitchburg.	Rollstone.	Grafton.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$100,000 00	$250,000 00	$250,000 00	$100,000 00
Bills in circulation of denomination of five dollars and upwards,	89,420 00	60,100 00	193,250 00	181,075 00	68,675 00
Bills in circulation of denomination less than five dollars,	25,490 00	22,201 00	21,661 00	37,530 00	17,460 00
Net profits on hand,	22,621 72	6,762 06	56,036 27	50,134 61	7,152 01
Balances due to other banks,	187 75	156 23	600 21	2,381 73	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	58,138 14	24,741 82	194,992 87	151,711 57	24,758 46
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	345,857 61	213,961 11	716,540 35	672,832 91	218,045 47
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	11,105 41	3,520 31	55,251 49	28,050 47	3,424 93
Real Estate,	2,000 00	– –	3,000 00	4,614 90	– –
Bills of other banks in New England States, and U. S. Currency Notes,	11,510 00	3,585 00	36,455 00	37,112 60	– –

Balances due from other banks, . . .	$4,156 52	$4,023 95	$3,000 00	$13,257 82	$3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	20,667 58	23,436 92	123,308 17	89,611 98	24,196 99
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	296,418 10	179,394 93	495,525 69	500,185 14	187,423 55
Total amount of the Resources of the bank, .	345,857 61	213,961 11	716,540 35	672,832 91	218,045 47
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 4 per cent., 10,000 00	April, 1864, 4 per cent., 10,000 00	April, 1864, 3½ per cent., 3,500 00
	October, 1864, 7 per cent., 10,500 00*	October, 1864, 4 per cent., 4,000 00	October, 1864, 5 per cent., 12,500 00	October, 1864, 4 per cent., 10,000 00	October, 1864, 3½ per cent., 3,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	21,223 48	5,700 00	50,000 00	50,014 59	5,910 16
Amount of Debts due to the bank, secured by pledge of its stock, ...	1,100 00	4,650 00	4,850 00	1,950 00	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	1,000 00	– –	– –
Amount of Liabilities of Directors, . .	14,081 00	57,304 84	53,860 65	38,101 00	24,054 29

* Including extra dividend $4,500.

	LANCASTER.	LEICESTER.	MILFORD.	MILLBURY.	NORTHBOROUGH.
	Lancaster.	Leicester.	Milford.	Millbury.	Northborough.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$200,000 00	$250,000 00	$100,000 00	$100,000 00
Bills in circulation of denomination of five dollars and upwards,	152,795 00	139,975 00	138,305 00	69,095 00	70,055 00
Bills in circulation of denomination less than five dollars,	27,114 00	28,489 00	33,163 00	18,529 00	11,252 00
Net profits on hand,	26,705 27	24,399 21	32,985 71	6,269 85	16,135 44
Balances due to other banks,	– –	708 01	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	33,894 40	97,389 66	48,106 53	75,503 68	39,375 60
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	440,508 67	490,960 88	502,560 24	269,397 53	236,818 04
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	12,010 04	9,076 98	12,365 35	4,942 72	5,368 94
Real Estate,	1,000 00	2,196 56	– –	– –	2,000 00
Bills of other banks in New England States, and U. S. Currency Notes,	1,476 55	1,512 00	1,626 00	6,574 00	1,822 49

Balances due from other banks, . . .	– –	$5,628 93	– –	$2,292 68	$3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	$70,413 83	11,980 07	$32,317 43	21,206 58	33,541 30
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	355,608 25	460,566 34	456,251 46	234,381 55	191,085 31
Total amount of the Resources of the bank, .	440,508 67	490,960 88	502,560 24	269,397 53	236,818 04
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 4 per cent., 8,000 00	April, 1864, 4 per cent., 8,000 00	April, 1864, 4 per cent., 10,000 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 3½ per cent., 3,500 00
	October, 1864, 4 per cent., 8,000 00	October, 1864, 4 per cent., 8,000 00	October, 1864, 5 per cent., 12,500 00	October, 1864, 5 per cent., 5,000 00	October, 1864. 3½ per cent., 3,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	24,607 90	21,975 06	30,283 24	– –	15,155 58
Amount of Debts due to the bank, secured by pledge of its stock, ...	4,000 00	– –	15,000 00	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	280 24	11,276 84	– –	– –	– –
Amount of Liabilities of Directors, . .	43,288 31	17,094 17	95,816 37	27,384 72	59,183 42

	OXFORD.	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.	
	Oxford.	Southbridge.	Blackstone.	Citizens.	Mechanics.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$150,000 00	$100,000 00	$150,000 00	$350,000 00
Bills in circulation of denomination of five dollars and upwards,	75,470 00	127,655 00	68,775 00	71,860 00	196,335 00
Bills in circulation of denomination less than five dollars,	16,787 00	18,773 00	15,344 25	6,701 00	27,160 00
Net profits on hand,	10,793 95	8,679 21	21,867 93	39,156 05	54,825 38
Balances due to other banks,	– –	– –	– –	7,062 96	290 68
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	22,492 43	23,103 95	27,528 52	165,424 06	191,272 30
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	225,543 38	328,211 16	233,515 70	440,204 07	819,883 36
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	5,647 73	18,290 15	6,964 07	15,082 38	16,237 97
Real Estate,	3,000 00	2,600 00	– –	7,000 00	– –
Bills of other banks in New England States, and U. S. Currency Notes,	1,578 00	1,341 00	2,713 00	2,905 00	18,313 00

Balances due from other banks, . . .	$1,717 60	$614 66	$5,000 00	$2,000 00	$6,150 22
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	30,251 83	26,469 77	6,707 47	52,461 87	25,962 41
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	183,348 22	278,895 58	212,131 16	360,754 82	753,219 76
Total amount of the Resources of the bank, .	225,543 38	328,211 16	233,515 70	440,204 07	819,883 36
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 4 per cent., 4,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 4,000 00	April, 1864, 5 per cent., 7,500 00	April, 1864, 4 per cent., 14,000 00
	October, 1864, 4 per cent., 4,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 5 per cent., 5,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 14,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	8,083 88	6,419 39	21,431 75	– –	48,437 55
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	– –	– –	400 00	– –
Amount of debts due and not paid, and considered doubtful, ...	– –	800 00*	192 93	– –	1,500 00
Amount of Liabilities of Directors, . .	25,376 60	11,635 20	56,068 00	6,313 04	29,309 56

* "Not paid, but considered good."

	WORCESTER—Con.	NORTHAMPTON.	WARE.	CONWAY.	GREENFIELD.
	Quinsigamond.	Northampton.	Hampshire Manufacturers'.	Conway.	Franklin County.
DUE FROM THE BANK.					
Capital Stock,	$250,000 00	$200,000 00	$350,000 00	$150,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	75,185 00	172,170 00	290,825 00	103,650 00	151,845 00
Bills in circulation of denomination less than five dollars,	10,295 00	19,636 00	41,445 00	23,296 00	33,025 00
Net profits on hand,	31,616 51	63,404 41	35,099 95	1,539 16	30,587 78
Balances due to other banks,	– –	5,614 70	– –	– –	2,412 08
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	200,560 55	159,753 47	43,448 39	8,865 14	52,401 60
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	567,657 06	620,578 58	760,818 34	287,350 30	470,271 46
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	25,000 00	10,180 22	11,235 77	2,961 45	5,300 00
Real Estate,	– –	3,500 00	3,785 30	– –	6,600 00
Bills of other banks in New England States, and U. S. Currency Notes,	6,314 00	1,742 00	12,484 00	1,549 52	3,119 17

Balances due from other banks, . . .	$3,170 87	$3,369 49	– –	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	47,245 74	44,926 99	$61,833 99	$13,045 96	$30,907 85
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	485,926 45	556,859 88	671,479 28	269,793 37	424,344 44
Total amount of the Resources of the bank, .	567,657 06	620,578 58	760,818 34	287,350 30	470,271 46
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 4 per cent., 10,000 00	April, 1864, 5 per cent., 10,000 00	April, 1864, 3 per cent., 10,500 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 8,000 00
	October, 1864, 4½ per cent., 11,250 00	October, 1864, 4 per cent., 8,000 00	October, 1864, 3 per cent., 10,500 00	October, 1864, 8 per cent., 12,000 00	October, 1864, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	26,230 34	61,039 70	19,227 19	651 88	30,006 23
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	– –	– –	34,479 64	– –
Amount of Debts due and not paid, and considered doubtful, ...	1,200 00	– –	12,000 00	– –	– –
Amount of Liabilities of Directors, . .	46,751 11	16,300 00	4,850 00	41,728 19	17,775 47

	SHELBURNE.	CHICOPEE.	HOLYOKE.	SPRINGFIELD.	
	Shelburne Falls.	Cabot.	Hadley Falls.	Agawam.	Chicopee.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$150,000 00	$200,000 00	$300,000 00	$300,000 00
Bills in circulation of denomination of five dollars and upwards,	102,670 00	114,850 00	162,635 00	250,505 00	226,860 00
Bills in circulation of denomination less than five dollars,	35,585 00	29,211 00	26,201 00	49,507 00	72,509 00
Net profits on hand,	11,925 90	37,252 63	27,062 10	38,211 44	87,095 47
Balances due to other banks,	12,338 86	1,890 00	1,111 78	12,335 93	14,357 03
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	17,697 39	29,796 33	58,094 96	172,860 07	174,973 02
Cash deposited bearing interest,	– –	– –	– –	10,000 00	– –
Total amount due from the bank,	330,217 15	362,999 96	475,104 84	833,419 44	875,794 52
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	4,283 51	15,315 00	13,347 19	5,255 99	7,693 00
Real Estate,	6,800 11	– –	2,000 00*	8,087 15	7,500 00
Bills of other banks in New England States, and U. S. Currency Notes,	3,748 00	969 00	4,994 00	17,434 00	31,909 92

Balances due from other banks, . . .	$3,000 00	– –	$3,689 01	$15,299 48	$3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	1,428 83	$31,296 78	39,662 42	62,414 80	38,332 85
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	310,956 70	315,419 18	411,412 22	724,928 02	787,358 75
Total amount of the Resources of the bank, .	330,217 15	362,999 96	475,104 84	833,419 44	875,794 52
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 5 per cent., 10,000 00	April, 1864, 4 per cent., 12,000 00	April, 1864, 5 per cent., 15,000 00
	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 8,000 00	October, 1864, 4 per cent., 12,000 00	October, 1864, 5 per cent., 15,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	11,127 73	– –	24,816 62	35,689 36	86,905 78
Amount of Debts due to the bank, secured by pledge of its stock, ...	1,900 00	500 00	– –	– –	150 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	225 00	– –	– –	– –
Amount of Liabilities of Directors, . .	96,004 21	32,296 50	2,989 02	59,708 33	11,224 50

* "Vault and furniture."

	SPRINGFIELD—Con.		WESTFIELD.		ADAMS.
	John Hancock.	Pynchon.	Hampden.	Westfield.	Adams.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$150,000 00	$150,000 00	$150,000 00	$350,000 00
Bills in circulation of denomination of five dollars and upwards,	129,965 00	118,825 00	120,405 00	124,440 00	290,590 00
Bills in circulation of denomination less than five dollars,	21,541 00	34,418 00	14,660 00	12,261 00	64,985 00
Net profits on hand,	17,871 44	52,682 17	33,946 06	10,963 75	16,586 02
Balances due to other banks,	3,800 61	34,751 33	920 78	2,719 62	12,757 45
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	67,925 18	53,834 38	73,008 25	58,506 30	199,675 58
Cash deposited bearing interest,	– –	– –	– –	– –	8,378 88
Total amount due from the bank,	391,103 23	444,510 88	392,940 09	358,890 67	942,972 93
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	2,038 00	1,602 27	6,000 67	3,875 00	4,780 56
Real Estate,	– –	17,000 00	8,000 00	6,651 54	6,225 00
Bills of other banks in New England States, and U. S. Currency Notes,	12,360 00	8,947 50	7,458 00	7,535 00	4,078 00

Balances due from other banks, . . .	$2,151 62	$10,092 43	$254 94	$9,606 05	$1,158 04
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	52,804 62	34,013 29	68,974 09	25,884 70	100,075 32
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	321,748 99	372,855 39	302,252 39	305,338 38	826,656 01
Total amount of the Resources of the bank, .	391,103 23	444,510 88	392,940 09	358,890 67	942,972 93
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 3 per cent., 4,500 00	April, 1864, 4 per cent., 14,000 00
	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 3 per cent., 4,500 00	October, 1864, 4 per cent., 14,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	15,494 92	50,380 07	30,681 58	8,995 87	12,131 97
Amount of Debts due to the bank, secured by pledge of its stock, ...	600 00	2,000 00	200 00	7,525 00	300 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	– –	– –
Amount of Liabilities of Directors, . .	19,500 00	85,199 68*	31,999 61	79,530 71*	349,345 49

* Special vote of stockholders.

	ADAMS—Con.	GT. BARRINGTON.	LEE.	PITTSFIELD.	
	Berkshire.	Mahaiwe.	Lee.	Agricultural.	Pittsfield.
DUE FROM THE BANK.					
Capital Stock,	$100,000 00	$200,000 00	$210,000 00	$200,000 00	$500,000 00
Bills in circulation of denomination of five dollars and upwards,	83,850 00	164,090 00	166,295 00	160,655 00	389,760 00
Bills in circulation of denomination less than five dollars,	16,059 00	37,181 00	35,663 00	30,703 00	43,943 00
Net profits on hand,	9,994 96	26,171 84	9,622 04	49,838 62	87,847 56
Balances due to other banks,	3,484 06	10,215 41	8,206 84	19,243 83	25,153 40
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	52,828 87	127,749 60	70,469 27	201,171 50	343,142 73
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	266,216 89	565,407 85	500,256 15	661,611 95	1,389,846 69
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	4,305 00	6,048 00	3,876 77	10,385 02	5,070 00
Real Estate,	– –	4,650 00	10,000 00	16,491 19	13,767 14
Bills of other banks in New England States, and U. S. Currency Notes,	1,088 00	4,273 00	15,246 50	3,848 00	19,955 00

Balances due from other banks, . . .	$15,688 12	$8,815 52	$5,764 48	$4,392 97	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	20,956 09	45,238 19	28,056 54	111,519 69	$108,697 94
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	224,179 68	496,383 14	437,311 86	514,975 08	1,242,356 61
Total amount of the Resources of the bank, .	266,216 89	565,407 85	500,256 15	661,611 95	1,389,846 69
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 5 per cent., 5,000 00	April, 1864, 3½ per cent., 7,000 00	April, 1864, 3½ per cent., 7,350 00	April, 1864, 4 per cent., 8,000 00	April, 1864, 4 per cent., 20,000 00
	October, 1864, 4 per cent., 4,000 00	October, 1864, 4 per cent., 8,000 00	October, 1864, 4 per cent., 8,400 00	October, 1864, 5 per cent., 10,000 00	October, 1864, 4 per cent., 20,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	9,948 76	25,112 53	7,256 20	46,758 46	77,379 82
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	– –	815 00	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	600 00	15,000 00
Amount of Liabilities of Directors, . .	58,634 15	3,300 00	3,300 00	19,017 97	258,840 00

	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.	QUINCY.
	Housatonic.	Neponset.	Dedham.	Blue Hill.	Quincy Stone.
DUE FROM THE BANK.					
Capital Stock,	$200,000 00	$100,000 00	$300,000 00	$150,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	164,140 00	88,535 00	162,713 00*	90,650 00	100,390 00
Bills in circulation of denomination less than five dollars,	35,066 00	13,656 00	33,509 00	15,496 00	25,097 00
Net profits on hand,	10,354 91	27,163 96	42,849 13	5,303 43	8,898 78
Balances due to other banks,	10,712 92	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	117,567 34	61,715 04	71,584 97	107,033 30	42,311 82
Cash deposited bearing interest,	– –	– –	20,000 00	– –	– –
Total amount due from the bank,	537,841 17	291,070 00	630,656 10	368,482 73	326,697 60
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	2,292 37	3,944 15	16,234 16	16,924 06	5,000 00
Real Estate,	11,330 97	– –	– –	270 85	7,200 00
Bills of other banks in New England States, and U. S. Currency Notes,	4,949 00	4,556 69	23,233 00	4,495 00	8,319 87

Balances due from other banks, . . .	– –	$4,449 04	$3,944 53†	$2,000 00	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	$82,663 34	13,202 29	27,885 62	21,052 88	$7,442 13
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	436,605 49	264,917 83	559,358 79	323,739 94	298,735 60
Total amount of the Resources of the bank, .	537,841 17	291,070 00	630,656 10	368,482 73	326,697 60
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, $3\frac{1}{2}$ per cent., 7,000 00	April, 1864, 5 per cent., 5,000 00	April, 1864, $3\frac{1}{2}$ per cent., 10,500 00	April, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent., 6,000 00
	October, 1864, 4 per cent., 8,000 00	October, 1864, 5 per cent., 5,000 00	October, 1864, 4 per cent., 12,000 00	October, 1864, 4 per cent., 6,000 00	October, 1864, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	390 86	25,868 30	16,007 29	385 59	8,074 08
Amount of Debts due to the bank, secured by pledge of its stock, ...	1,500 00	– –	800 00	– –	1,800 00
Amount of debts due and not paid, and considered doubtful, ...	– –	– –	– –	2,976 07	– –
Amount of Liabilities of Directors, . .	1,500 00	36,680 84	3,866 00	15,713 00	7,800 00

* Bills of $6 and $7 issued.

† 36 shares National Bank of Redemption included.

	RANDOLPH.	ROXBURY.		WRENTHAM.	ATTLEBOROUGH.
	Randolph.	People's.	Rockland.	Wrentham.	Attleborough.
DUE FROM THE BANK.					
Capital Stock,	$150,000 00	$150,000 00	$300,000 00	$105,000 00	$100,000 00
Bills in circulation of denomination of five dollars and upwards,	115,740 00	115,280 00	199,965 00	71,985 00	58,955 00
Bills in circulation of denomination less than five dollars,	30,653 00	43,868 00	81,656 00	28,792 00	19,651 00
Net profits on hand,	55,941 99	40,923 75	46,341 10	9,851 63	4,337 98
Balances due to other banks,	– –	2,752 60	32,374 41	– –	518 35
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	97,574 33	196,413 29	304,818 70	16,614 39	41,051 92
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	449,909 32	549,237 64	965,155 21	232,243 02	224,514 25
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	15,228 02	21,000 76	18,928 30	5,612 00	1,521 25
Real Estate,	– –	– –	– –	– –	7,500 00
Bills of other banks in New England States, and U. S. Currency Notes,	1,315 80	6,625 65	57,845 00	100 00	2,165 64

Balances due from other banks, . . .	– –	$12,434 78	$32,193 05	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	$22,550 58	6,528 65	– –	$11,894 35	$20,202 69
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	410,814 92	502,647 80	856,188 86	214,636 67	193,124 67
Total amount of the Resources of the bank, .	449,909 32	549,237 64	965,155 21	232,243 02	224,514 25.
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 6 per cent., 9,000 00 October, 1864, 6 per cent., 9,000 00	April, 1864, 4 per cent., 6,000 00 October, 1864, 4 per cent., 6,000 00	April, 1864, 4 per cent. on $150,000 00 6,000 00 October, 1864, 5 per cent., 15,000 00	Nov., '63, $3 per share, 4,500 00 May, '64, $3 per share, 4,500 00 Oct., '64, $3 per share, 4,500 00	April, 1864, 3 per cent., 3,000 00 October, 1864, 3 per cent., 3,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	52,753 75	38,542 19	36,000 00	9,851 63	12,545 83
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	1,378 60	1,550 00	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	17,044 88*	1,200 00	– –	– –
Amount of Liabilities of Directors, . .	– –	18,778 57	67,710 00	16,557 37	– –

* $7,000 estimated good.

	FALL RIVER.				
	Fall River.	Fall River Union.	Massasoit.	Metacomet.	Pocasset.
DUE FROM THE BANK.					
Capital Stock,	$350,000 00	$200,000 00	$200,000 00	$600,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	126,745 00	69,955 00	159,670 00	264,860 00	84,600 00
Bills in circulation of denomination less than five dollars,	22,023 00	12,059 25	33,331 00	29,622 00	15,129 00
Net profits on hand,	65,562 56	12,576 31	27,726 64	53,094 98	7,297 42*
Balances due to other banks,	2,218 42	831 88	1,267 75	596 32	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	63,165 88	26,728 68	66,307 86	99,088 81	49,761 02
Cash deposited bearing interest,	– –	– –	– –	– –	– –
Total amount due from the bank,	629,714 86	322,151 12	488,303 25	1,047,262 11	356,787 44
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	9,827 04	3,096 13	9,487 73	10,022 68	6,941 97
Real Estate,	8,000 00	6,500 00	– –	– –	– –
Bills of other banks in New England States, and U. S. Currency Notes,	5,218 94	1,434 74	9,476 57	5,581 34	7,853 15

Balances due from other banks, . . .	$8,634 46	$4,800 00	– –	– –	$5,619 59
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	43,625 84	11,808 98	$66,588 72	$53,153 27	22,531 48
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	554,408 58	294,511 27	402,750 23	978,504 82	313,841 25
8 Total amount of the Resources of the bank, .	629,714 86	322,151 12	488,303 25	1,047,262 11	356,787 44
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, $4\frac{4}{7}$ per cent., 16,000 00	Jan., 1864, $3\frac{1}{2}$ per cent., 7,000 00	Jan., 1864, 4 per cent., 8,000 00	Dec., 1864, 3 per cent., 18,000 00	Jan., 1864, 3 per cent., 6,000 00
	October, 1864, $3\frac{3}{7}$ per cent., 12,000 00	July, 1864, $3\frac{1}{2}$ per cent., 7,000 00	July, 1864, 4 per cent., 8,000 00	June, 1864, 3 per cent., 18,000 00	July, 1864, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	51,531 26	6,997 13	19,518 14	25,616 34	2,366 64
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	8,335 00	900 00	4,100 00	3,443 68
Amount of Debts due and not paid, and considered doubtful, ...	– –	3,500 00	– –	– –	– –
Amount of Liabilities of Directors, . .	52,250 00	72,443 09	145,763 54	151,900 00	14,770 00

* "Including interest on notes not due."

	NEW BEDFORD.			TAUNTON.	
	Bedford Commercial.	Mechanics'.	Merchants'.	Bristol County.	Machinists'.
DUE FROM THE BANK.					
Capital Stock,	$600,000 00	$600,000 00	$600,000 00	$500,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	175,875 00	301,760 00	432,770 00	281,305 00	147,750 00
Bills in circulation of denomination less than five dollars,	20,960 00	49,329 00	74,862 00	101,578 00	36,296 00
Net profits on hand,	44,513 61	47,679 35	188,250 11	65,124 64	34,294 79
Balances due to other banks,	40,752 65	– –	31,009 51	1,080 95	110 21
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	155,444 84	264,491 29	388,436 65	221,133 82	174,548 60
Cash deposited bearing interest,	8,000 00	– –	46 87	6,000 00	5,000 00
Total amount due from the bank,	1,045,546 10	1,263,259 64	1,715,375 14	1,176,222 41	597,999 60
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	1,275 00	2,414 79	16,091 56	20,178 19	3,851 35
Real Estate,	16,800 00	7,000 00	5,000 00	10,000 00	– –
Bills of other banks in New England States, and U. S. Currency Notes,	10,528 19	4,896 27	6,652 00	2,943 43	39,970 15

Balances due from other banks, . . .	– –	– –	$3,971 76	– –	$42,093 21
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	$25,408 21	$116,086 42	72,769 95	$67,341 98	7,229 53
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	991,534 70	1,132,862 16	1,610,889 87	1,075,758 81	504,855 36
Total amount of the Resources of the bank, .	1,045,546 10	1,263,259 64	1,715,375 14	1,176,222 41	597,999 60
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 4½ per cent., 27,000 00	April, 1864, 3½ per cent., 21,000 00	April, 1864, 4½ per cent., 27,000 00	April, 1864, 4 per cent., 20,000 00	April, 1864, 3 per cent., 6,000 00
	October, 1864, 5 per cent., 30,000 00	October, 1864, 4 per cent., 24,000 00	October, 1864, 4½ per cent., 27,000 00	October, 1864, 4 per cent., 20,000 00	October, 1864, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	42,665 17	42,140 24	176,842 25	57,171 19	31,547 96
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	– –	300 00	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	– –	– –	– –	– –
Amount of Liabilities of Directors, . .	119,885 23	33,048 79	57,510 09	76,740 22	3,000 00

	TAUNTON—Con.	ABINGTON.	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.
	Taunton.	Abington.	Hingham.	N. Bridgewater.	Old Colony.
DUE FROM THE BANK.					
Capital Stock,	$400,000 00	$150,000 00	$140,000 00	$100,000 00	$210,000 00
Bills in circulation of denomination of five dollars and upwards,	296,365 00	89,850 00	107,883 00	75,330 00	150,475 00
Bills in circulation of denomination less than five dollars,	73,865 00	29,789 00	19,883 00	11,216 00	34,786 00
Net profits on hand,	118,573 75	19,654 74	14,840 74	29,184 10	20,276 81
Balances due to other banks,	5,297 63	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	270,817 18	43,532 13	79,182 06	56,140 66	76,793 80
Cash deposited bearing interest,	– –	– –	– –	– –	559 15
Total amount due from the bank,	1,164,918 56	332,825 87	361,788 80	271,870 76	492,890 76
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	17,344 12	5,802 40	5,025 68	5,769 48	5,810 73
Real Estate,	11,000 00	6,000 00	12,376 35	– –	12,605 00
Bills of other banks in New England States, and U. S. Currency Notes,	6,913 00	3,798 00	6,044 15	3,146 00	33,191 75

Balances due from other banks, . . .	$3,280 65	$5,000 00	$865 21	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	75,463 74	15,732 84	25,670 53	$30,927 01	$47,679 32
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	1,050,917 05	296,492 63	311,806 88	232,028 27	393,603 96
Total amount of the Resources of the bank, .	1,164,918 56	332,825 87	361,788 80	271,870 76	492,890 76
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 5 per cent., 20,000 00	April, 1864, 5 per cent., 7,500 00	April, 1864, 4 per cent., 5,600 00	April, 1864, 5 per cent., 5,000 00	April, 1864, 3 per cent., 6,300 00
	October, 1864, 5 per cent., 20,000 00	October, 1864, 5 per cent., 7,500 00	October, 1864, 4¼ per cent., 6,000 00	October, 1864, 6 per cent., 6,000 00	October, 1864, 3 per cent., 6,300 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	103,695 00	15,000 00	13,657 62	21,500 00	13,249 52
Amount of Debts due to the bank, secured by pledge of its stock, ...	100 00	6,770 00	500 00	2,000 00	750 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	179 00	– –	– –	6,039 32
Amount of Liabilities of Directors, . .	2,500 00	24,430 00	38,315 00	471 25	19,895 05

	PLYMOUTH.	WAREHAM.	FALMOUTH.	HARWICH.
	Plymouth.	Wareham.	Falmouth.	Cape Cod.
DUE FROM THE BANK.				
Capital Stock,	$150,000 00	$100,000 00	$100,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	102,100 00	51,840 00	59,895 00	114,620 00
Bills in circulation of denomination less than five dollars,	22,288 00	10,247 00	13,692 00	31,582 00
Net profits on hand,	15,982 91	5,216 61	4,044 61	15,673 79
Balances due to other banks,	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	43,256 93	68,159 01	7,907 70	122,748 91
Cash deposited bearing interest,	1,690 00	– –	– –	– –
Total amount due from the bank,	335,317 84	235,462 62	185,539 31	434,624 70
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	6,900 00	6,232 18	4,500 00	7,728 89
Real Estate,	2,500 00	5,000 00	2,500 00	10,126 45
Bills of other banks in New England States, and U. S. Currency Notes,	20,987 90	1,989 00	2,306 00	155 00

Balances due from other banks, ...	$3,500 00	– –	$863 47	$45,462 59
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	6,841 11	$6,811 67	27,128 19	11,681 39
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	294,588 83	215,429 77	148,241 65	359,470 38
Total amount of the Resources of the bank, .	335,317 84	235,462 62	185,539 31	434,624 70
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 4 per cent., 6,000 00	Jan., 1864, 3 per cent., 3,000 00	April, 1864, 3½ per cent., 3,500 00	April, 1864, 4 per cent., 6,000 00
	October, 1864, 5 per cent., 7,500 00	July, 1864, 3 per cent., 3,000 00	October, 1864, 3 per cent., 3,000 00	October, 1864, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	16,331 21	3,254 57	3,585 00	15,374 69
Amount of Debts due to the bank, secured by pledge of its stock, ...	2,000 00	– –	750 00	2,175 00
Amount of Debts due and not paid, and considered doubtful, ...	– –	3,391 00	– –	1,095 00
Amount of Liabilities of Directors, . .	22,129 11	525 00	11,085 00	17,596 00

	PROVINCETOWN.	YARMOUTH.	EDGARTOWN.	NANTUCKET.
	Provincetown.	Barnstable.	Martha's Vineyard.	Pacific.
DUE FROM THE BANK.				
Capital Stock,	$100,000 00	$350,000 00	$100,000 00	$200,000 00
Bills in circulation of denomination of five dollars and upwards,	91,138 00	275,159 00	84,995 00	86,635 00
Bills in circulation of denomination less than five dollars,	8,270 00	55,125 00	9,509 00	14,736 00
Net profits on hand,	9,602 91	31,644 82	25,672 37	20,899 28
Balances due to other banks,	– –	– –	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	118,674 30	221,740 64*	82,727 32	97,117 36
Cash deposited bearing interest,	– –	– –	– –	– –
Total amount due from the bank,	327,685 21	933,669 46	302,903 69	419,387 64
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	6,353 24	15,664 06	3,423 47	7,493 79
Real Estate,	3,000 00	10,000 00	3,000 00	10,000 00
Bills of other banks in New England States, and U. S. Currency Notes,	786 40	2,004 85	799 00	21,004 08

Balances due from other banks, . . .	– –	– –	– –	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	$50,644 02	$46,984 56	$33,266 59	$47,795 16
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	266,901 55	859,015 99	262,414 63	333,094 61
Total amount of the Resources of the bank, .	327,685 21	933,669 46	302,903 69	419,387 64
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1864, 4 per cent., 4,000 00	April, 1864, 4 per cent., 14,000 00	April, 1864, 10 per cent., 10,000 00	April, 1864, 4 per cent., 8,000 00
	October, 1864, 4 per cent., 4,000 00	October, 1864, 4 per cent., 14,000 00	October, 1864, 4 per cent., 4,000 00	October, 1864, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	9,154 05	26,176 51	24,607 76	16,599 29
Amount of Debts due to the bank, secured by pledge of its stock, ...	2,747 22	750 00	– –	– –
Amount of Debts due and not paid, and considered doubtful, ...	– –	17,662 00*	– –	1,400 00
Amount of Liabilities of Directors, . .	12,100 00	17,073 91	– –	2,700 00

* "No loss anticipated."

AGGREGATES.

	28 Incorporated Banks in Boston.	2 organized under the General Law.	Aggregates of 30 Banks in Boston.	123 Banks out of Boston.*	Aggregate of 153 Banks in the Commonwealth.
DUE FROM THE BANKS.					
Capital Stock,	$25,150,000 00	$1,200,000 00	$26,350,000 00	$24,969,500 00	$51,319,500 00
Bills in circulation of denomination of five dollars and upwards,	5,960,885 50†	462,020 00	6,422,905 50	16,119,819 00	22,542,724 50
Bills in circulation of denomination less than five dollars,	894,056 50†	72,728 00	966,784 50	3,374,945 00	4,341,729 50
Net profits on hand,	3,697,953 98	188,883 36	3,886,837 34	3,393,784 54	7,280,621 88
Balances due to other banks,	7,547,533 47	62,778 46	7,610,311 93	559,131 40	8,169,443 33
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,	21,125,945 80	1,587,578 63	22,713,524 43	12,401,993 90	35,115,518 33
Cash deposited bearing interest,	116,191 24	421,075 44	537,266 68	234,883 70	772,150 38
Total amount due from the banks,	64,492,566 49	3,995,063 89	68,487,630 38	61,054,057 54	129,541,687 92
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	5,006,740 03	225,087 36	5,231,827 39	1,235,664 77	6,467,492 16
Real Estate,	527,317 03	– –	527,317 03	604,865 19	1,132,182 22
Bills of other banks in New England States, and U. S. Currency Notes,	5,846,497 31	239,313 31	6,085,810 62	1,123,228 28	7,209,038 90

Balances due from other banks, . . .	$2,668,344 81	$450,939 52	$3,119,284 33	$458,416 92	$3,577,701 25
Balances in other banks to be applied to redemption of bills, and payable on demand,‡	– –	– –	– –	4,420,305 96	4,420,305 96
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from banks, . .	50,443,667 31	3,079,723 70	53,523,391 01	53,211,576 42	106,734,967 43
Total amount of the Resources of the banks, .	64,492,566 49	3,995,063 89	68,487,630 38	61,054,057 54	129,541,687 92
Amount of Dividends since the last annual return, with dates, (for rates see page 68,) .	April, 1864, 1,094,250 00	April, 1864, 48,000 00	April, 1864, 1,142,250 00	April, 1864, 993,885 00	April, 1864, 2,136,135 00
	October, 1864, 1,236,750 00	October, 1864, 49,000 00	October, 1864, 1,285,750 00	October, 1864, 1,039,525 00	October, 1864, 2,325,275 00
Amount of Reserved Profits at the time of declaring the last dividends, . . .	3,171,584 48	177,244 02	3,348,828 50	2,921,508 04	6,270,336 54
Amount of Debts due to the banks, secured by pledge of their stock, ...	142,933 51	17,800 00	160,733 51	259,765 62	420,499 13
Amount of Debts due and not paid, and considered doubtful, ...	54,197 35	– –	54,197 35	138,343 72	192,541 07
Amount of Liabilities of Directors, . .	3,889,731 78	254,620 16	4,144,351 94	4,511,688 18	8,656,040 12
Amount of stocks deposited with the Auditor,§	– –	900,000 00	900,000 00	– –	900,000 00

* Including Banks in *South* Boston, required to be classed with Banks out of Boston.

‡ This question refers only to Banks out of Boston.

† Halves of certain notes being redeemed explains the fractions.

§ This question refers only to Banks organized under General Law.

STATEMENT OF DIVIDENDS—1864.

Average dividend of 30 Banks in Boston—not including those in South Boston—paid in April on $26,350,000 capital, was $4\frac{33}{100}$ per cent.

Average dividend of 30 Banks in Boston—not including those in South Boston—paid in October on $26,350,000 capital, was $4\frac{88}{100}$ per cent.

Average dividend of 123 Banks out of Boston—including those in South Boston—paid in April on $24,819,500 capital, was 4 per cent.

Average dividend of 123 Banks out of Boston—including those in South Boston—paid in October on $24,969,500 capital, was $4\frac{16}{100}$ per cent.

Average rate of dividend upon the Banking Capital of the Commonwealth, $51,319,500, for the year 1864, was $8\frac{69}{100}$ per cent., amounting to $4,461,410.

By authority of an Act of the legislature of 1864, the Rockland Bank, of Roxbury, has increased its capital stock from $150,000 to $300,000.

The Bank of the Metropolis, in Boston—now in liquidation—makes the following return through its acting Cashier:—Bills in Circulation of denomination of five dollars and upwards, $63,130; of denominations less than five dollars, "about" $20,000. Amount of Stocks on deposit with the Auditor, for security of redemption of circulation, $109,000.

The Cashier of the Mattapan Bank, in Dorchester, reports as follows:—

"There are no Directors of the Mattapan Bank, the only officer remaining being the Cashier. The stockholders were all paid in full in December, 1863, and the balance of the resources of the bank sold to the First National Bank of Dorchester—said National Bank assuming the redemption of all the Mattapan bills in circulation; and after the full redemption of said bills then the surplus remaining would belong to the said First National Bank."

Amounts due from the Bank are stated to be: Bills in Circulation of denomination of five dollars and upwards, $3,065; of denominations less than five dollars, $2,374. Net profits on hand, $5,556.98.

Resources. Balances in other banks, to be applied to redemption of bills and payable on demand, $10,996.98.

STATEMENT OF DIVIDENDS—1863.

Average dividend of 39 Banks in Boston — not including those in South Boston — paid in April on $36,870,000 capital, was $3\frac{48}{100}$ per cent.

Average dividend of 40 Banks in Boston — not including those in South Boston — paid in October on $37,431,700 capital, was $3\frac{73}{100}$ per cent.

Average dividend of 134 Banks out of Boston — including those in South Boston — paid in April on $27,812,500 capital, was $3\frac{56}{100}$ per cent.

Average dividend of 138 Banks out of Boston — including those in South Boston — paid in October on $28,544,500 capital, was $3\frac{68}{100}$ per cent.

Average dividend of 173 Banks in the Commonwealth, paid in April, on $64,682,500 capital, was $3\frac{52}{100}$ per cent.

Average dividend of 178 Banks in the Commonwealth, paid in October, on $65,976,200 capital, was $3\frac{71}{100}$ per cent.

Average rate of dividend upon the Banking Capital of the Commonwealth, $67,141,200, for the year 1863, was $7\frac{3}{100}$ per cent., amounting to $4,719,845.52.

The following named Banks having, on or before the twenty-ninth day of October, become Banking Associations under laws of the United States, report their outstanding Circulation—required by a statute of the Commonwealth, approved May 5, 1864—as given below, amounting in the aggregate to $4,006,454:

NAME.	Location.	Bills of $5 and upwards.	Bills of less than $5.	Aggregates of Circulation.
Blackstone,	Boston,	$401,795	$51,587	$453,382
Continental,*	Boston,	120,365	30,006	150,371
Granite,	Boston,	19,685	10,345	30,030
Hide and Leather,	Boston,	149,000	74,503	223,503
Market,	Boston,	73,835	26,428	100,263
Merchants',	Boston,	283,500	†	283,500
Mutual Redemption,	Boston,	128,015	†	128,015
National,	Boston,	17,303	‡	17,303
North,	Boston,	521,107	‡	521,107
Republic, (of the,)*	Boston,	49,060	15,315	64,375
Safety Fund,*	Boston,	39,400	13,299	52,699
Haverhill,	Haverhill,	71,128	‡	71,128
Union,	Haverhill,	82,877	‡	82,877
Commercial,	Salem,	34,780	29,309	64,089
Harvard,*	Cambridge,	129,020	56,314	185,334
Merchants',	Lowell,	65,440	32,724	98,164
Central,	Worcester,	158,575	31,559	190,134
City,	Worcester,	208,700	36,864	245,564
Worcester,	Worcester,	99,355	26,845	126,200
Holyoke,	Northampton,	61,865	12,352	74,217
Greenfield,	Greenfield,	96,035	23,328	119,363
Monson,	Monson,	131,075	24,480	155,555
Springfield,	Springfield,	103,500	18,549	122,049
Mount Wollaston,	Quincy,	47,000	18,347	65,347
Union,	Weymouth,	77,445	17,751	95,196
Fairhaven,	Fairhaven,	148,816	34,039	182,855
Wamsutta,	Fall River,	15,105	4,104	19,209
Marine,	New Bedford,	68,375	16,250	84,625

* Corporations organized under General Statutes. The amount of stocks on deposit with the Auditor of the Commonwealth, for security of the redemption of circulation by said Banks respectively, is rendered as, by the Continental, $205,000; Republic, $168,500; Safety Fund, $150,400; Harvard, $192,000.

† None issued. ‡ Not classified.

The following Table shows the Aggregates of Banks in 1863.

	36 Incorporated Banks. in Boston.	6 organized under the General Law.	Aggregates of 42 Banks in Boston.	141 Banks out of Boston.*	Aggregate of 183 Banks in the Commonwealth.
DUE FROM THE BANKS.					
Capital Stock,	$34,531,700 00	$3,700,000 00	$38,231,700 00	$28,909,500 00	$67,141,200 00
Bills in circulation of denomination of five dollars and upwards,	5,889,591 50†	1,000,425 00	6,890,016 50	17,341,708 00	24,231,724 50
Bills in circulation of denomination less than five dollars,	1,227,427 50†	309,121 00	1,536,548 50	4,242,730 00	5,779,278 50
Net profits on hand,	3,306,004 09	218,411 73	3,524,415 82	2,931,537 20	6,455,953 02
Balances due to other banks,	12,981,510 78	350,750 01	13,332,260 79	419,930 87	13,752,191 66
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,	33,418,522 76	3,597,920 52	37,016,443 28	14,667,779 45	51,684,222 73
Cash deposited bearing interest,	827,908 94	397,184 94	1,225,093 88	239,760 00	1,464,853 88
Total amount due from the banks,	92,182,665 57	9,573,813 20	101,756,478 77	68,752,945 52	170,509,424 29
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	7,290,977 24	567,784 38	7,858,761 62	1,597,956 34	9,456,717 96
Real Estate,	930,102 87	– –	930,102 87	797,296 39	1,727,399 26
Bills of banks in this and of the other New England States,	7,637,060 98	795,230 78	8,432,291 76	901,313 81	9,333,605 57

Balances due from other banks, . . .	$4,724,308 72	$680,835 69	$5,405,144 41	$559,789 41	$5,964,933 82
Balances in other banks to be applied to redemption of bills, and payable on demand,‡	– –	– –	– –	6,527,079 42	6,527,079 42
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from banks, . .	71,600,215 76	7,529,962 35	79,130,178 11	58,369,510 15	137,499,688 26
Total amount of the Resources of the banks, .	92,182,665 57	9,573,813 20	101,756,478 77	68,752,945 52	170,509,424 29
Amount of Dividends since the last annual return, with dates, (for rates see page 68,) .	April, 1863, 1,172,482 47	April, 1863, 112,082 47	April, 1863, 1,284,564 94	April, 1863, 990,275 00	April, 1863, 2,274,839 94
	October, 1863, 1,272,723 11	October, 1863, 122,082 47	October, 1863, 1,394,805 58	October, 1863, 1,049,800 00	October, 1863, 2,444,605 58
Amount of Reserved Profits at the time of declaring the last dividends, . . .	3,100,906 67	184,173 71	3,285,080 38	2,757,288 09	6,042,368 47
Amount of Debts due to the banks, secured by pledge of their stock, ...	264,139 48	248,832 25	512,971 73	280,838 86	793,810 59
Amount of debts due and not paid, and considered doubtful, ...	107,120 63	13,000 00	120,120 63	457,213 83	577,334 46
Amount of Liabilities of Directors, . .	2,828,846 83	156,395 72	2,985,242 55	5,137,055 08	8,122,297 63
Amount of stocks deposited with the Auditor,§	– –	2,731,850 00	2,731,850 00	186,000 00	2,917,850 00

* Including Banks in *South* Boston, required to be classed with Banks out of Boston—and Harvard Bank in Cambridge, organized under General Law.

† Halves of certain notes being redeemed explains the fractions.

‡ This question refers only to Banks out of Boston.

§ This question refers only to Banks organized under the General Law.

CONDITION

OF THE

INSTITUTIONS FOR SAVINGS

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1864.

	BOSTON.				
	Franklin Savings Bank.	Provident Institution for Savings.	Suffolk Savings Bank.	East Boston Savings Bank.	South Boston Savings Bank.
Number of Depositors,	1,898	32,644	13,222	2,776	347
Amount of Deposits,	$403,853 28	$8,051,699 84	$4,114,181 26	$249,033 70	$34,520 86
Public Funds,	185,000 00	2,433,095 90	1,429,100 00	94,000 00	14,000 00
Loans on public funds,	25,000 00	211,700 00	155,000 00	5,000 00	– –
Bank Stock,	66,175 21	1,034,480 00	380,075 00	47,247 70	– –
Loans on bank stock,	5,600 00	29,650 00	15,000 00	1,300 00	– –
Deposits in banks, bearing interest,	11,659 28	– –	– –	13,158 00	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	50,000 00	– –	– –	– –
Loans on mortgage of real estate,	70,400 00	1,980,066 66	1,040,000 00	85,104 41	18,177 00
Loans to county, or town,	55,000 00	811,900 00	275,000 00	10,000 00	– –
Loans on personal security,	2,000 00	1,737,000 00	819,000 00	5,693 65	– –
Cash on hand,	186 70	130,429 54	100,903 53	13,392 99	2,659 52

Rate and amount of ordinary Dividend for last year, ...	4 per cent., $14,865 08	4 per cent. $289,248 29	4 per cent., $134,513 93	5 per cent., $10,551 59	4 per cent., $364 52
Average annual per cent. of Dividends, ending at time of and including last extra, . .	7 per cent.	7 per cent.	7 per cent.	7 per cent.	– –
Extra Dividend, when declared, . . .	Every 3 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	2,000 00	27,565 63	12,937 99	1,100 00	Nothing.

Franklin Savings Bank.—Public Funds—Soldiers special deposit, $300; United States bonds and certificates, 185,000.

Loans on Public Funds—Massachusetts bonds, $5,000; City of Boston do., 20,000.

Bank Stock owned—Continental National, $24,417.75; Webster, 2,905.75; Revere, 13.519.88 ; New England, 4,170; Atlas, 3,727; Second National, 3,184.33; North, 9,250.50; Third National, Springfield, 5,000.

Loans on Bank Stock—On 42 shares Boston, and $8,000 United States bonds, 5,600.

Deposit in Bank bearing interest—Continental National Bank, $11,659.28.

Loan to County or Town—City of Boston, $55,000.

Provident Institution for Savings.—Public Funds—United States scrip, $1,477,125.09; Massachusetts scrip, 370,970.81; Rhode Island do., 455,000; Vermont do., 50,000; Maine do., 80,000.

Loans on Public Funds—United States securities, $61,700; Massachusetts scrip, 150,000.

Bank Stock owned—Atlantic, $21.500; Atlas, 45,000; Boston, 35,000; Columbian, 42,800; City, 31,500; Continental, 33,400; Eagle, 45,000; Globe, 31,500; Hamilton, 22,500; Hide and Leather National, 22,500; Massachusetts, 22,500; Market National, 52,000; Merchants, 75,000; New England, 23,900; North, 30,700; Revere, 20,000; State, 39,480; Suffolk, 30,000; Shoe and Leather Dealers, 50,000; Second National, 39,800; Tremont, 67,400; Union, 31,200; Washington, 33,700; Webster, 188,100.

Loans on Bank Stock—147 North, $13,000; 100 Tremont, 9,000; 50 Dedham, 4,500; 20 Atlas, 7 Boylston, and 10 Eagle, 3,150.

Railroad Stock held in forfeiture—22 shares Cheshire Railroad, taken in liquidation of a debt, $1,276.

Suffolk Savings Bank.—Public Funds—United States Scrip, $310,000; Massachusetts do., 231,100; Boston do., 130,000; Roxbury, 13,000; New Hampshire bonds, 10,000; United States Certificates deposit, 60,000; United States debt certificates, 415,000; Maine bonds, 50,000; Rhode Island do., 210,000.

Loans on Public Funds—United States debt certificates, $70,000; United States scrip, 35,000; do., and debt certificates, 50.000.

Bank Stock owned—Market, $10,500; Atlas, 41,600; Washington, 15,000; Hamilton, 10,000; State, 10,500; Shoe and Leather Dealers', 10,000; Granite, 12.700; Revere, 20,000; Bay State, 13,125; Shawmut, 10,000; City, 15,000; Bank of Commerce, 20,000; Hide and Leather, 10,000; Union, 10,000; Merchants' 53,200; Columbian, 35,000; Massachusetts, 5,000; Webster, 37,500; Railroad, 3,750; New England, 1,100; Eagle, 36,100.

Loans on Bank Stock—70 Suffolk, $5,000; 117 North, 10,000,

East Boston Savings Bank.—Public Funds—United States bonds, $65,000; debt certificates, 29,000.

Loans on Public Funds—United States certificates of indebtedness, $5,000.

Bank Stock owned—Merchants', $2,771.87; Webster, 3,000 ; National, 2.500; Maverick, 10,000; Howard, 4,065; Traders', 2,027.50; North, 3,150; Eagle, 2,733.33; Granite, 2,175; Exchange, 230; Bank of North America, 5,000; Bank of Commerce, 5,145; Bank of the Republic, 5,150.

Loans on Bank Stock—10 Maverick, $500; 10 Blackstone, 800.

Deposit in Bank bearing interest—National Hide and Leather, $13,158.

South Boston Savings Bank.—Public Funds—United States bonds, $13,700; treasury notes, 300.

	CHELSEA.	ANDOVER.	DANVERS.	GLOUCESTER.	HAVERHILL.
	Chelsea Savings Bank.	Andover Savings Bank.	Danvers Savings Bank.	Cape Ann Savings Bank.	Haverhill Savings Bank.
Number of Depositors,	1,850	1,642	1,725	1,412	4,699
Amount of Deposits,	$218,916 72	$377,314 88	$353,520 56	$252,639 97	$1,061,736 58
Public Funds,	33,000 00	164,500 00	144,623 33	76,000 00	303,000 00
Loans on Public Funds,	– –	500 00	1,000 00	– –	4,850 00
Bank Stock,	22,504 60	68,500 00	77,100 00	76,790 50	242,500 00
Loans on bank stock,	– –	– –	6,490 00	– –	22,950 00
Deposits, in banks, bearing interest,	– –	3,241 39	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	100,705 00	151,901 20	95,339 33	47,300 00	452,300 00
Loans to county, or town,	59,000 00	14,500 00	8,500 00	58,500 00	20,500 00
Loans on personal security.	1,000 00	11,750 00	17,401 00	1,000 00	1,000 00
Cash on hand,	3,040 26	3,541 79	3,066 90	2,654 33	12,639 65

Rate and amount of ordinary Dividend for last year, ...	5 per cent., $8,234 19	4 per cent., $13,654 55	5 per cent., $15,215 41	4 per cent., $8,450 74	5 per cent., $47,957 88
Average annual per cent of Dividends ending at time of and including last extra, . .	7 per cent.	6 per cent.	$6\frac{3}{5}$ per cent.	7 per cent.	$6\frac{1}{2}$ per cent.
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	2,090 58*	650 00	– –	700 00	2,071 95

Chelsea Savings Bank.—Public Funds—United States bonds, $33,000.
Bank Stock owned—Tradesman's, $2,870; North, 1,014.50; Howard, 1,925; Eliot, 2,050; Bank of Commerce, 1,022 50; Exchange, 3,022 35; Bank of North America, 1,037.50; Boylston, 2,387; Atlas, 3,010; Suffolk, 1,050; Eagle, 3,115.75.

Andover Savings Bank.—Public Funds—New Hampshire bonds, $20,000; United States bonds, 27,000; 5-20 do., 49,500; debt certificates, 68,000.
Loans on Public Funds—United States bonds, $500.
Bank Stock owned—Andover, $15,000; Bay State, 7,500; Bank of the Republic, 15,000; First National, 2,500; Revere, 15,000; Merchants', Boston, 2,500; Webster, 5,000; Blackstone, 6,000.
Deposit bearing interest in Andover Bank, $3,241.39.

Danvers Savings Bank.—Public Funds—United States bonds, treasury notes and debt certificates, $144,623.33.
Loan on Public Funds—City of Portland bond, $1,000.
Bank Stock owned—Revere, $10,000; Exchange, 8,000; Howard, 4,500; Commerce, 8,000; Tremont, 1,500; Washington, 6,000; Asiatic, 18,000; Naumkeag, 500; Warren, 5,600; Rockport, 1,000; First National in Salem, 700; N. America, 2,200; Village, 11,100.
Loan on Bank Stock—103 Village, $6,490.

Cape Ann Savings Bank.—Public Funds—United States bonds and certificates, $76,000.
Bank Stock owned—Gloucester, $10,698,50; Tremont, 4,366; Village, 3,375; Exchange, 4,185.70; Safety Fund, 5,030; Commerce. 3,015.25; Merchants' 511.25; Atlas, 1.248; Webster, 512.50; Republic, 5,020; Rockport, 5,706; Shawmut, 3,972.88; Blackstone, 6,706.25; Globe, 1,100; Howard, 2,000; Freeman's, 1,720; Eagle, 2,760.17; National, 3,560.50; Atlantic, 4,260; Cape Ann, 7,042.50.

Haverhill Savings Bank.—United States bonds and certificates, $303,000.
Loans on Public Funds—Town of Haverhill bond, $500; United States, 5-20's, $4,350.
Bank Stock owned—Essex, $16,700; Merrimac, 14,700; Andover, 3,200; Malden, 10,000; Blackstone, 10,000; Eagle, 4,000; Faneuil Hall, 4,000; Maverick, 10,000; North, 10,000; Republic, 15,000; Shawmut, 10,000; State, 600; Webster, 10,000; Haverhill National, 24,000; First National in Haverhill, 5,000; Bay State, 1,500; Atlas, 10,000; Columbian, 4,000; Exchange, 14,000; Howard, 10,000; National, 20,000; North America, 20,000; Safety Fund, 5,000; Shoe and Leather Dealers', 800; Traders', 10,000.
Loans on Bank Stock—Essex, $7,400; Haverhill, 2,650; Merrimac, 1,300; Malden, 1,800; Mechanics', Boston, 9,800.

* Including taxes.

	LAWRENCE.	LYNN.	NEWBURYPORT.	ROCKPORT.	SALEM.
	Essex Savings Bank.	Lynn Institution for Savings.	Institution for Savings in Newburyport and vicinity.	Rockport Savings Bank.	Salem Savings Bank.
Number of Depositors,	2,787	2,446	6,764	507	11,336
Amount of Deposits,	$505,739 81	$412,423 05	$1,727,326 06	$65,341 46	$2,607,162 08
Public Funds,	235,000 00	60,000 00	293,177 50	16,871 90	1,166,001 25
Loans on public funds,	– –	4,250 00	6,500 00	– –	1,500 00
Bank Stock,	133,050 00	45,700 00	746,362 50	23,250 00	263,582 80
Loans on bank stock,	3,150 00	8,590 00	1,400 00	1,520 00	11,000 00
Deposits, in banks, bearing interest,	– –	10,000 00	10,194 95	– –	21,013 77
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	45,000 00	– –	– –
Loans on mortgage of real estate,	73,971 00	145,133 00	293,244 34	14,943 84	315,837 23
Loans to county, or town,	50,000 00	100,040 00	324,314 00	8,000 00	738,575 48
Loans on personal security,	39,810 00	22,920 00	31,019 68	– –	187,400 00
Cash on hand,	2,071 86	22,711 25	8,949 77	2,941 35	21,180 68

Rate and amount of ordinary Dividend for last year, ...	4 per cent., 17,969 69	5 per cent., 17,882 11	5 per cent., 82,958 38	5 per cent., 2,445 66	5 per cent., 117,972 28
Average annual per cent. of Dividends ending at time of and including last extra, . .	$6\frac{4}{5}$ per cent.	6 per cent.	$7\frac{2}{5}$ per cent.	$6\frac{1}{2}$ per cent.	$6\frac{1}{2}$ per cent.
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	5,290 82	1,163 51	3,000 00	100 00	6,154 83

Essex Savings Bank.—Public Funds—United States scrip, $225,000; Maine, 10,000.
Bank Stock owned—Bay State, $19,500; Webster, 15,000; Suffolk, 6,000; Shawmut, 2,000; Merchants', 5,700; First National, 10,000; Union, 1,000; Atlas, 5,000; Maverick, 3,100; Hide and Leather, 5,000; Revere, 15,000; Tremont, 6,000; Howard, 6,000; Massachusetts, 1,250; Bank of the Republic, 15,000; Bank of North America, 7,500; Bank of Commerce, 10,000.
Loan on Bank Stock—50 Bay State, $3,150.

Lynn Institution for Savings.—Public Funds—United States bonds, $50,000; Massachusetts Union Fund, 10,000.
Loans on Public Funds—$2,250 on United States bonds, 2,500; 2,000 on City of Lynn bonds, 2,000.
Bank Stock owned—Lynn Mechanics', $10,000; Laighton, 5,000; City, Lynn, 5,000; Columbian, Boston, 6,700; Suffolk, 5,000; Hide and Leather, 5,000; New England, 5,000; Shoe and Leather Dealers', 2,000; Exchange, Boston, 2,000.
Loans on Bank Stock—10 Exchange, $900; 18 Lynn Mechanics', 1,340; 30 City Bank of Lynn, 2,450; 50 Laighton, 3,900.
Deposit bearing interest—United States Treasury, Boston, $10,000.

Institution for Savings in Newburyport and Vicinity.—Public Funds—United States scrip, $109,590; Massachusetts, 12,000; Maine, 134,025; Connecticut, 10,000; Rhode Island, 27,562 50.
Loans on United States bonds, $6,500.
Bank Stock owned—Atlas, $50,000; Atlantic, 12,200; Blackstone National, 2,300; Boston, 11,850; City, 10,800; Columbian, 30,000; National Bank of Commerce, 29,575; Eagle, 24,200; Eliot National, 2,400; National Exchange, 10,000; Faneuil Hall, 12,900; Freeman's, 13,500; Globe, 8,300; Second National, 29,600; Hamilton, 10,000; National Hide and Leather, 10,000; Howard, 10,000; Market National, 62,985; Massachusetts, 8,250; Maverick, 16,300; Merchants' National, 18,200; New England, 10,000; North National, 16,300; Bank of North America, 4,500; Revere, 22,000; First National, 10,000; Shawmut, 15,000; Shoe and Leather Dealers', 47,159.50; State, 6,180; Suffolk, 35,324; Traders', 24,100; Tremont, 37,556; Union, 20,800; Washington, 35,300; Webster, 22,525; Mechanics', Newburyport, 21,500; Merchants', do., 23,508; Ocean, 5,250; Gloucester, 6,000.
Loans on Bank Stock—7 Mechanics', Newburyport, $500; 10 Grand, 900.
Deposit in Bank bearing interest—First National, Newburyport, $10,194 95.
NOTE.—"Invested in Real Estate" includes $25,000, owned in Fifty Associates' Corporation, Boston. Included in "Loans on Personal Security," is annuity in trust in Massachusetts Hospital Life Insurance Company, $6,897.68; Loans to Corporations, $4,830.

Rockport Savings Bank.—Public Funds—United States certificates, $6,971.90; 5-20 bonds 5,300; 10-40 do., 1,600; 7 3-10 do., 3,000.
Bank Stock owned—National, $1,500; North America, 700; Webster, 1,500; Howard, 1,000; Bank of Commerce, 1,500; Tremont, 1,200; Revere, 1,000; Bank of Republic, 3,000; Hide and Leather, 1,000; Blackstone, 1,600; Granite, 600; Cape Ann, 3,300; Gloucester, 400; Village, 750; Rockport, 4,200.
Loans on Bank Stock—Rockport, $1,160; Gloucester, 360.

Salem Savings Bank.—Public Funds—United States 5 and 6 per cent. bonds, $808,406.25; debt certificates, 302,595; Vermont, 25,000; Connecticut, 30,000.
Loan on Public Funds—On United States bonds, $1,500.
Bank Stock owned—Exchange, $4,733.33; Marblehead, 1,700; Asiatic, 10,341; Commercial, 3,200; Columbian, 28,000; City, 10,500; Salem, 3,400; Beverly, 625; Merchants' 41,083 47; Bank of Commerce, 60,000; Tremont, 15,000; North, 20,000; Revere, 30,000; National Hide and Leather, 15,000; First National of Boston, 20,000.
Loans on Bank Stock—Laighton, $6,000; Marblehead, 1,000; Grand, 4,000.
Deposits in Banks bearing interest—Merchants', $11,013.77; Naumkeag, 10,000.

	SALISBURY.	CAMBRIDGE.		CHARLESTOWN.	CONCORD.
	Provident Institution for Savings in Salisbury and Amesbury.	Savings Institution in Cambridge.	Cambridgeport Savings Bank.	Warren Institution for Savings.	Middlesex Institution for Savings.
Number of Depositors,	2,284	2,185	1,054	6,312	3,772
Amount of Deposits,	$449,156 35	$550,911 06	$204,046 75	$1,759,804 31	$789,082 71
Public Funds,	173,000 00	123,761 26	101,712 48	559,162 25	291,000 00
Loans on public funds,	3,400 00	12,000 00	– –	1,800 00	1,500 00
Bank Stock,	97,295 00	20,700 00	17,095 33	46,949 00	194,560 00
Loans on bank stock,	150 00	2,000 00	300 00	2,175 00	300 00
Deposits, in banks, bearing interest,	– –	– –	– –	– –	– –
Loans on railroad stock,	150 00	– –	– –	– –	– –
Invested in real estate,	2,500 00	– –	– –	60,000 00	– –
Loans on mortgage of real estate,	56,400 00	345,275 00	72,025 00	866,150 00	288,295 55
Loans to county, or town,	63,100 00	– –	14,500 00	301,845 00	37,703 00
Loans on personal security,	67,015 00	39,240 00	– –	51,350 00	14,775 00
Cash on hand,	3,364 32	7,934 80	413 94	2,650 39	11,104 23

Rate and amount of ordinary Dividend for last year,	7 per cent., – –	5 per cent., $22,720 95	4 per cent., $6,835 69	4 per cent., $58,149 25	4 per cent., $28,725 43
Average annual per cent. of Dividends ending at time of and including last extra,	$6\frac{2}{9}$ per cent.	$7\frac{1}{8}$ per cent.	$7\frac{1}{2}$ per cent.	7 per cent.	7 per cent.
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	722 34	6,392 16*	510 00	5,536 26	8,276 71†

Provident Institution for Savings in Salisbury and Amesbury.—Public Funds—United States bonds, $90,000; debt certificates, 10,000; Massachusetts, 9,000; Maine, 15,000; New Hampshire, 4,000; Vermont, 5,000; City of Boston, 5,000; Roxbury, 5,000; Chelsea, 25,000; Augusta, Me., 4,000; Gardiner, 1,000.

Loan on Public Funds—United States bonds, $3,800.

Bank Stock owned—Eliot, $2,500; Atlantic, 1,500; Webster, 4,000; Maverick, 2,000; New England, 1,500; Hide and Leather, 5,000; Columbian, 3,500; Union, 2,500; Tremont, 3,700; Boston, 2,150; Globe, 2,500; Shoe and Leather Dealers', 2,500; Howard, 2,000; Eagle, 3,500; Merchants', 3,500; Granite, 1,200; Shawmut, 3,700; Faneuil Hall, 1,300; Suffolk, 3,800; Bank of Commerce, 4,000; State, 3,120; City, 1,000; Blackstone, Boston, 3,000; Boylston, 2,000; Exchange, Boston, 5,000; Atlas, 5,000; Traders', 1,800; Revere, 5,000; Bank of the Republic, 2,000; First National, Boston, 1,500; Bay State, 3,375; Railroad, 3,150; Salisbury, 5,000.

Loan on Bank Stock—2 Powow River, $150.

Loan on Railroad Stock—2 shares of the Boston and Maine Railroad, $150.

Savings Institution in Cambridge—Public Funds—United States bonds, $123,761.26.

Loan on Public Funds—On 20,000 United States bonds, $12,000.

Bank Stock owned—Bank of Commerce, $2,044; Cambridge, 630; Charles River, 2,526; Lechmere, 2,200; Revere, 5,000; Continental, 8,300.

Loan on Bank Stock—25 New England, $2,000.

Cambridgeport Savings Bank.—Public Funds—United States bonds, $64,033.76; United States debt certificates, 37,678.72.

Bank Stock owned—40 Cambridge, $4,175; 40 Eliot, 3,995.33; 25 Webster, 2,525; 14 Cambridge City, 1,400; 50 Harvard, 5,000.

Loan on Bank Stock—3 Blackstone, $300.

Due to Cambridge Bank, on interest—$2,000.

Warren Institution for Savings.—Public Funds—United States securities, $508,437.25; Massachusetts do., 20,000; Connecticut do., 10,325; Maine, 20,400.

Loans on Public Funds—United States bonds, $1,800.

Bank Stock owned—City, Boston, $1,980; Shoe and Leather, 5,233; State, 1,815; Market, 3,815; Eagle, 6,834; Hide and Leather, 10,000; Massachusetts, 5,720; Bunker Hill, 11,552.

Loans on Bank Stock—33 Railroad, and 4 Bunker Hill, $2,175.

Middlesex Institution for Savings.—Public Funds—United States bonds, $253,000; Maine, 19,000; Vermont, 5,000; Rhode Island, 14,000.

Loan on Public Funds—United States bonds, $1,500.

Bank Stock owned—Boston, National, $10,000; Second National, Boston, 2,500; Merchants', 15,000; Hide and Leather, 4,500; Blackstone, 5,000; Safety Fund, 2,800; Revere, 15,000; Webster, 15,000; City, 10,000; State, 9,960; Eagle, 15,000; Hamilton, 1,400; Columbian, 6,700; Shoe and Leather, 10,000; Traders', 2,500; Commerce, 15,000; Tremont, 7,500; North America, 7,500; Shawmut, 5,000; Faneuil Hall, 5,000; Eliot, 10,000; Howard, 7,500; Concord, 10,000; Lowell, 900; Framingham, 500.

Loans on Bank Stock—5 Concord, $100; 5 Prescott, 200.

* Including $5,117.16 for taxes.

† Including tax, $6,746.34.

	FRAMINGHAM.	LOWELL.			MALDEN.
	Framingham Savings Bank.	City Institution for Savings.	Lowell Institution for Savings.	Mechanics' Savings Bank.	Malden Savings Bank.
Number of Depositors,	1,662	5,833	4,706	852	425
Amount of Deposits,	$364,912 28	$1,644,781 65	$1,278,154 16	$223,557 93	$38,497 35
Public Funds,	100,000 00	310,681 25	670,200 00	129,000 00	5,000 00
Loans on public funds,	15,250 00	3,400 00	– –	7,500 00	– –
Bank Stock,	82,900 00	263,075 00	231,660 00	57,400 00	505 00
Loan on bank stock,	1,577 00	13,600 00	– –	4,000 00	– –
Deposits, in banks, bearing interest,	– –	48,000 00	57,000 00	10,000 00	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	1,500 00	– –	20,334 06	– –	– –
Loans on mortgage of real estate,	119,278 00	428,545 00	45,100 01	15,800 00	15,990 00
Loans to county, or town,	26,350 00	453,300 00	251,975 00	3,000 00	14,500 00
Loans on personal security,	8,630 00	121,400 00	– –	2,685 00	– –
Cash on hand,	8,837 09	2,780 40	1,885 09	1,266 37	2,502 35

Rate and amount of ordinary Dividend for last year, ...	– – 15,476 37	4½ per cent., 70,289 93	4 per cent., 40,819 00	5 per cent., 8,043 14	5 per cent., 1,440 01
Average annual per cent. of Dividends ending at time of and including last extra, . .	$6\frac{67}{100}$ per cent.	$6\frac{85}{100}$ per cent.	$7\frac{46}{100}$ per cent.	8 per cent.	– –
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 3 years.	– –
Annual Expenses of the institution, . .	950 00	3,260 98	2,975 00	450 00	200 00

Framingham Savings Bank.—Public Funds—United States stocks, $100,000.
Loans on Public Funds—$16,500 United States 6's, 15,000; $300 5-20's, 250.
Bank Stock owned—Bank of Commerce, $15,800; Eliot, 5,200; Framingham, 2,000; Second National, 2,000; Howard, 5,000; National Hide and Leather, 12,000; Maverick, 4,900; Mount Vernon, 8,500; Boston National, 2,500; National Bank of Republic, 6,000; First National, 16,500; Traders', 1,000; Webster, 1,5 0.
Loans on Bank Stock—15 Framingham, $1,250; 5 Second National, 327.

City Institution for Savings, Lowell.—Public Funds—United States debt certificates and deposit in Assistant Treasury, Boston, $285,681.25; Maine bonds, 25,000.
Loan on Public Funds—On $3,500 United States bonds, 3,400.
Bank Stock owned—Appleton, $20,000; Prescott, 13,500; Wamesit, 10,000; Railroad, 900; Tremont, 15,200; Boylston, 4,000; Shawmut 5,000; Exchange, 5,000; Second National, 14,400; Blackstone National, 15,000; Boston do., 13,500; Hide and Leather do., 5,000; First National, Boston, 25,000; National Bank of Republic, 19,000; Eliot, 5,000; Webster, 10,500; Atlas, 12,000; Howard, 500; Revere, 25,000; Bank of Commerce, 16,500; North America, 19,200; Pemberton, 5,000; Bay State, 1,875; Bunker Hill, 2,000.
Loans on Bank Stock—119 Appleton, $10,000; 20 Pemberton, 1,800; 10 Bunker Hill and 15 Wamesit, 1,800.
Deposits in Banks bearing interest—Wamesit, $30,000; Appleton, 18,000.

Lowell Institution for Savings.—Public Funds—United States bonds, $232,200.81, 5-20's, 119,000; debt certificates, 319,000.
Bank Stock owned—Eagle, $53,600; Lowell, 16,300; Bank of Commerce, 23,000; Bank of North America, 20,000; Columbian, 15,600; Globe, 15,000; New England, 14,600; Traders', 14,000; State, 12,960; City, 12,000; Hamilton, 12,000; Bunker Hill, 7,000; Tremont, 6,000; Railroad, 5,100; Boston, 4,500.
Deposits bearing interest—In Traders', $50,000; Merchants', 7,000.

Mechanics' Savings Bank.—Public Funds—United States bonds and debt certificates, $119,000; State of Vermont bonds, 10,000.
Loan on Public Funds—On $9,000 United States 5-20 bonds, 7,500.
Bank Stock owned—Malden, $6,800; Atlas, 6,200; Commerce, 6,000; Webster, 5,000; Mechanics', Boston, 5,000; Revere, 3,200; North America, 2,800; Maverick, 2,400; Eliot, 1,500; Mount Vernon, 1,000; City, Boston, 900; Howard, 500; Republic National, 5,500; Blackstone do., 5,000; Merchants' do., 1,500; Hide and Leather, 1,300; First National, 800; Merchants' National, Lowell, 2,000.
Loans on Bank Stock—26 Appleton and 20 First National, Lowell, $4,000.
Deposit with Treasurer of Commonwealth, on interest—$10,000.

Malden Savings Bank.—Public Funds—United States debt certificate and bonds, $5,000.
Bank Stock owned—Malden, $505.

	MARLBOROUGH.	NEWTON.	WALTHAM.	CLINTON.	FITCHBURG.
	Marlborough Savings Bank.	Institution for Savings in Newton.	Waltham Savings Bank.	Clinton Savings Bank.	Fitchburg Savings Bank.
Number of Depositors,	311	388	1,196	693	4,347
Amount of Deposits,	$31,950 36	$51,954 53	$246,029 12	$123,575 73	$936,059 59
Public Funds,	10,000 00	7,500 00	28,000 00	35,600 00	149,425 00
Loans on public funds,	– –	– –	– –	160 00	82,000 00
Bank Stock,	13,000 00	4,805 00	16,992 00	20,000 00	156,600 00
Loans on bank stock,	– –	– –	– –	600 00	– –
Deposits, in banks, bearing interest,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	500 00	– –	10,000 00
Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	4,400 00	34,782 55	152,687 80	15,986 70	366,719 91
Loans to county, or town,	4,400 00	3,125 00	23,950 00	28,000 00	137,300 00
Loans on personal security,	100 00	3,200 00	74,356 00	23,475 00	112,933 35
Cash on hand,	990 82	634 07	5,681 66	5,521 84	36,259 90

Rate and amount of ordinary Dividend for last year, ...	5 per cent. – –	5 per cent., $1,860 00	4 per cent., $11,878 09	5 per cent., $5,241 83	4 per cent. – –
Average annual per cent. of Dividends ending at time of and including last extra, . .	5 per cent.	$5\frac{1}{20}$ per cent.	$5\frac{1}{2}$ per cent.	7 per cent.	$6\frac{1}{4}$ per cent.
Extra Dividend, when declared, . . .	– –	Every 5 years.	Every 3 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	100 00	125 00	700 00	350 00	1,700 00

Marlboro' Savings Bank.—Public Funds—United States bonds, $10,000.
Bank Stock owned—First National, Marlboro', $13,000.

Institution for Savings in the Town of Newton.—Public Funds—United States bonds, $7,500.
Bank Stock owned—Revere, $2,000; Newton, 1,100; Harvard, 1,000; Bank of Brighton, 480; Waltham, 225.

Waltham Savings Bank.—Public Funds—United States debt certificates, $28,000.
Bank Stock owned—Revere, $5,000; Newton, 500; Mount Vernon, 5,000; Waltham, 3,992; Third National, Boston, 2,500.
Loans on Railroad Stock—Fitchburg, $500.

Clinton Savings Bank.—Public Funds—United States bonds, $35,600.
Loan on Public Funds—United States bonds, $160.
Bank Stock owned—First National, Clinton, $20,000.
Loan on Bank Stock—First National, Clinton, $600.

Fitchburg Savings Bank.—Public Funds—Vermont, $15,000; Massachusetts, 20,000; United States bonds, 104,125; deposits in United States sub-treasury, 10,000; treasury notes and bonds, 10,300.
Loan on Public Funds—$82,000 on United States 5-20 bonds.
Bank Stock owned—Fitchburg, $12,500; Rollstone, 10,000; Townsend, 500; Quinsigamond, 3,000; City National, Worcester, 10,000; Atlas, 15,200; Bank of North America, 5,000; North, 10,000; Webster, 10,000; National, 10,000; Revere, 10,000; First National, 16,600; Howard, 10,000; Merchants' National, 18,800; Bank of Commerce, 15,000.
Loan on Railroad Stock—Fitchburg and Worcester, $10,000.

	LANCASTER.	MILFORD.	MILLBURY.	N. BROOKFIELD.	SOUTHBRIDGE.
	Lancaster Savings Bank.	Milford Savings Bank.	Millbury Savings Bank.	North Brookfield Savings Bank.	Southbridge Savings Bank.
Number of Depositors,	1,561	1,137	437	518	1,302
Amount of Deposits,	$348,112 30	$178,466 33	$89,746 71	$56,600 94	$253,799 21
Public Funds,	171,742 50	63,000 00	29,305 90	26,500 00	130,380 00
Loans on public funds,	– –	4,900 00	– –	1,000 00	1,300 00
Bank Stock,	47,500 00	17,174 00	15,415 00	5,632 00	22,504 00
Loans on bank stock,	2,360 00	10,234 00	– –	– –	13,280 00
Deposits, in banks, bearing interest,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	101,475 00	29,736 00	25,075 00	12,166 39	37,150 00
Loans to county, or town,	8,100 00	41,500 00	17,000 00	4,645 00	25,600 00
Loans on personal security,	25,351 67	10,400 00	2,050 00	6,791 00	26,550 00
Cash on hand,	6,601 65	4,247 68	3,435 76	2,392 89	6,924 69

Rate and amount of ordinary Dividend for last year, ...	5 per cent., $15,608 94	5 per cent., – –	5 per cent., $3,547 31	5 per cent., $1,760 11	4 per cent., $8,766 55
Average annual per cent. of Dividends ending at time of and including last extra, . .	6½ per cent.	6½ per cent.	6 per cent.	6 per cent.	6 per cent.
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	3,553 93*	520 00	300 00	125 00	615 83

Lancaster Savings Bank.—Public Funds—United States debt certificates and bonds, $171,742.50.

Bank Stock owned—City, Lynn; Lancaster, Cambridge, Market, Bank of Commerce, Bank of the Republic, Eliot, Howard, Webster and Second National, $47,500.

Loans to County or Town—County of Worcester, $5,000; town of Sterling, 2,000 Clinton, 1,100.

Loan on Bank Stock—Lancaster, $2,360.

Milford Savings Bank.—Public Funds—United States bonds, $25,000; debt certificates, 38,000.

Loan on Public Funds—United States bonds, $4,900.

Bank Stock owned—Milford, $8,366; Hopkinton, 2,808; Hide and Leather, 4,300; Howard, 1,000; Webster, 700.

Loan on Bank Stock—168 Milford, $10,234.

Millbury Savings Bank.—Public Funds—United States treasury notes, $2,000; 5 and 6 per cent. bonds, 27,305.90.

Bank Stock owned—Central National, $3,210; Worcester, 615; Oxford, 634.50; Millbury, 3,576.50; Citizens, Worcester, 620; Quinsigamond, 2,529; Atlas, 2,140; Bank of Commerce, 1,057.50; Boston National, 1,032.50.

North Brookfield Savings Bank.—Public Funds—United States bonds, $26,500.

Loans on Public Funds—United States bond, $1,000.

Bank Stock owned—Hampshire Manufacturers', $440; Eliot, 1,080; Bank of the Republic, 2,100; First National Bank, Boston, 2,012.

Loan to Town—North Brookfield, $4,645.

Southbridge Savings Bank.—Public Funds—United States bonds, $65,000; certificates, 30,000; Massachusetts bonds, 20,000; do. Vermont, 6,000; certificate of loan to Massachusetts, 10,000.

Loans on Public Funds—United States bonds, $1,300.

Bank Stock owned—Blackstone, Boston, $1,990; Boylston, 1,145; City, Boston, 1,200; Columbian, 545; New England, 2,350; Revere, 1,768; Washington, 2,006; Southbridge, 11,500.

Loan on Bank Stock—152 Southbridge, $13,280.

* Including taxes, $2,915.97.

	WINCHENDON.	WORCESTER.		NORTHAMPTON.	WARE.
	Winchendon Savings Bank.	Worcester County Institution for Savings.	Worcester Mechanics' Savings Bank.	Northampton Institution for Savings.	Ware Savings Bank.
Number of Depositors,	603	14,258	4,243	1,778	1,957
Amount of Deposits,	$75,866 76	$3,170,389 87	$1,107,945 94	$340,701 36	$455,310 83
Public Funds,	25,500 00	914,400 00	394,000 00	139,000 00	181,830 00
Loans on public funds,	– –	22,005 00	2,575 00	1,700 00	6,400 00
Bank Stock,	21,444 50	596,045 78	114,922 81	32,000 00	114,200 00
Loans on bank stock,	– –	8,970 00	12,970 00	2,400 00	5,520 00
Deposits, in banks, bearing interest,	– –	75,553 00*	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	19,453 59	1,107,711 46	446,839 25	78,582 89	95,225 00
Loans to county, or town,	2,500 00	411,309 70	27,200 00	22,000 00	20,300 00
Loans on personal security,	5,865 07	153,812 00	126,325 08	63,561 60	42,965 64
Cash on hand,	4,799 52	15,098 16	8,890 61	6,384 66	6,406 84

Rate and amount of ordinary Dividend for the last year,	$4\frac{1}{4}$ per cent., $2,912 66	5 per cent., $152,623 02	5 per cent., $45,584 29	5 per cent., $14,546 63	5 per cent., $19,778 41
Average annual per cent. of Dividends ending at time of and including last extra,	$6\frac{37}{100}$ per cent.	$5\frac{1}{2}$ per cent.	$6\frac{3}{5}$ per cent.	$5\frac{1}{2}$ per cent.	7 per cent.
Extra Dividend, when declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	207 50	7,502 64	2,000 00	1,080 57	1,550 00

Winchendon Savings Bank.—Public Funds—United States scrip, $25,500.

Bank Stock owned—First National, Boston, $1,606.50; Mechanics', 3,808; Rollstone, 9,900; Fitchburg, 1,130; First National, Winchendon, 5,000.

Worcester County Institution for Savings.—Public Funds—United States Texan Indemnity, $3,000; 6 per cent. United States bonds, 318,500; 5-20 do. 251,300; debt certificates, 115,000; Connecticut, 2,800; Maine, 20,000; Massachusetts, 17,000; New Hampshire, 36,800; Rhode Island, 100,000; Vermont, 50,000.

Loans on Public Funds—$9,305 on 10,650 United States 5-20s; 6,000 on 1,500 5-20s and 4,500 10-40s; 2,600 on 3,000 10-40s; 1,100 on 1,500 sixes; 3,000 on 500 5-20s; 500 Norwich and Worcester railroad bond, 22 shares Worcester and Nashua Railroad, and 5 shares Central National Bank.

Bank Stock owned—Atlantic, $5,184; Atlas, 26,200; Boston, 1,260; Bank of Commerce, 24,289.25; Republic, 12,095; North America, 4,073; Blackstone, Boston, 5,306.50; Columbian, 5,412.50; City, 20,487.25; Continental, 5,000; Exchange, Boston, 3,089; Eagle, 9,398.50; Eliot, 4,320; Freeman's, 8,081.75; Second National, 19,624.50; Globe, 1,847.25; Hamilton, 10,150; Hide and Leather, 20,041.25; Howard National, 10,350; Merchants' National, Boston, 15,921; Market, 3,044.25; New England, 19,905.75; North, 4,172.50; Boston National, 10,210.25; Revere, 25,312.50; Shawmut, 9,797.65; State, 11,204; First National, 25,000; Shoe and Leather Dealers', 1,459.50; Traders', 12,710.19; Tremont, 4,142.75; Union, Boston, 4,645.50; Washington, 20,464.25; Webster, 31,144.03; Blackstone, Uxbridge, 1,015; Fitchburg, 5,100; Grafton, 4,275; Leicester, 5,606; Lancaster, 2,000; Millbury, 9,127; Oxford, 4,835.50; Southbridge, 3,022.34; Third National, Springfield, 20,000; Central National, 26,391; City do., 25,109; Worcester do., 38,972.74; Citizens', 23,600; Mechanics', 13,575; Quinsigamond, 18,073.33.

Loans on Bank Stock—800 Suffolk, $200; 300 City, 270; 300 Grafton, 225; 200 Grafton, 180; 1,000 City, 600; 1,000 Worcester, 300; 5,500 Tremont, 5,000.

Deposits in Bank bearing interest—Worcester National, $25,553.84; United States treasury, 15,000; Massachusetts treasury, 35,000.

Loans on Bank Stock—8 Suffolk, $200; 19 Webster, 1,700; 20 Eliot, 1,800; 3 City, Worcester, 270; 55 Tremont, 5,000.

Loans on Railroad Stock—See Loans on Public Funds.

Worcester Mechanics' Savings Bank.—Public Funds—United States scrip, $364,000; bonds of Vermont, 10,000; do. City of Worcester, 20,000.

Loan on Public Funds—United States 5-20 bonds, $2,575.

Bank Stock owned—Bank of Commerce, $12,447.50; National, 8,659.37; North, 6,418.75; Traders', 5,062.50; Revere, 10,000; Mechanics', Worcester, 29,612.69; Worcester, 4,542; Central, 5,547.50; City National, Worcester, 18,000; Quinsigamond, 1,032.50; Grafton, 9,320; Southbridge, 3,780; Worcester County, 500.

Loans on Bank Stock—City, Worcester, $5,000; Mechanics', 4,910; Blackstone, Uxbridge, 900; Grafton, 2,160.

Northampton Institution for Savings.—Public Funds—United States scrip, $139,000.

Loans on Public Funds—United States 5-20 bonds, $1,700.

Bank Stock owned—Safety Fund, $3,000; Bank of North America, 2,000; Webster, 2,000; Washington, 2,000; Merchants', National, 2,000; Granite, 2,000; Traders', 2,000; National, 4,000; Exchange, 1,000; State, 1,500; Atlantic, 1,000; Bank of Commerce, 2,000; Shawmut, 2,000; City, 4,000; Northampton, 500; First National, Northampton, 1,000.

Loans on Bank Stock—22 Revere, $1,000; 16 National, Northampton, 1,400.

Ware Savings Bank.—Public Funds—United States bonds, certificates and treasury notes, $181,130; Massachusetts debt certificates, 700.

Loan on Public Funds—$6,400 on 6,900 5-20 bonds.

Bank Stock owned—Hampshire Manufacturers', $19,200; Monson, 3,500; National, City, Worcester, 5,000; Webster, 10,000; Revere, 10,000; First National, Boston, 10,000; Boston National, 10,000; Republic, 10,000; Merchants' National, Boston, 7,500; Granite, 5,000; North American, 5,000; North, 5,000; Traders', 5,000; Washington, 3,000; Eliot, 3,000; Commerce, 3,000.

Loans on Bank Stock—16 Monson, $1,100; 30 Hampshire Manufacturers', 2,600; 14 Ware, and 15 Southbridge, 1,220; Revere, 100; 21 Leicester, 500.

* $50,000 in United States and Massachusetts State Treasuries.

	CHICOPEE.	HOLYOKE.	SPRINGFIELD.		WESTFIELD.
	Chicopee Savings Bank.	Holyoke Savings Bank.	Hampden Savings Bank.	Springfield Institution for Savings.	Westfield Savings Bank.
Number of Depositors,	629	394	1,172	5,134	971
Amount of Deposits,	$104,319 39	$63,317 40	$312,333 89	$1,382,370 01	$175,744 59
Public Funds,	16,450 00	11,000 00	85,395 00	542,500 00	110,000 00
Loans on public funds,	1,900 00	– –	14,800 00	82,600 00	1,600 00
Bank Stock,	8,200 00	10,845 50	82,490 50	198,500 00	6,400 00
Loans on bank stock,	– –	– –	2,850 00	4,000 00	6,000 00
Deposits, in banks, bearing interest,	– –	– –	10,000 00	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	9,000 00	– –
Loans on mortgage of real estate,	49,976 04	11,915 00	78,950 00	487,425 00	27,150 00
Loans to county, or town,	6,000 00	14,275 00	12,000 00	76,500 00	5,500 00
Loans on personal security,	24,945 25	12,500 00	32,704 15	19,817 14	21,150 00
Cash on hand,	154 65	3,398 15	6,114 18	2,913 48	1,664 46

Rate and amount of ordinary Dividend for last year, ...	5 per cent., $4,285 81	5 per cent., $2,508 13	5 per cent., $14,741 44	5 per cent., $60,376 43	5 per cent. – –
Average annual per cent. of Dividends ending at time of and including last extra, . .	7 per cent.	$6\frac{1}{5}$ per cent.	6 per cent.	$5\frac{1}{2}$ per cent.	6 per cent.
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	400 00	695 78*	800 00	4,410 17	227 60

Chicopee Savings Bank.—Public Funds—United States debt certificates and bonds, $16,450.
Loan on Public Funds—$2,000 United States 5-20 bond, 1,900.
Bank Stock owned—Cabot, $3,200, Third National, Springfield, 5,000.
Loan to County or Town—Town of Chicopee, $6,000.

Holyoke Savings Bank.—Public Funds—United States scrip, $11,000.
Bank Stock owned—Hadley Falls, $1,759.50; John Hancock, 1,442; Agawam, 1,732; Westfield, 412; Third National, 5,500.
Loan to County or Town—Town of Holyoke, $14,275.

Hampden Savings Bank.—Public Funds—United States securities, $80,395; Connecticut bonds, 5,000.
Loans on Public Funds—$14,800 on 15,400 United States bonds.
Bank Stock owned—Monson National, $1,000; Hadley Falls, 1,640; Cabot, 2,130; Hide and Leather National, 5,000; First National, Boston; 8,300; Revere, 10,000; Republic, 6,000; Webster, 4,292; Merchants' National, 14,302.50; Commerce, 9,312; Agawam, 20,014; Tremont, 500.
Loans on Bank Stock—17 Agawam and 5 Hadley Falls, $2,000; 6 Agawam, 450; 5 Chicopee, 400.

Springfield Institution for Savings.—Public Funds—United States bonds, $336,500; debt certificates, 104,000; Boston 5 and 6 per cts., 8,000; City of Hartford, 4,000; New Hampshire, 23,000; Rhode Island, 30,000; Vermont, 14,500; Connecticut, 15,000; Massachusetts, 2,500; Maine, 5,000.
Loan on Public Funds—$87,000 United States bonds and debt certificates, 82,600.
Bank Stock owned—State, $7,200; Shawmut, 7,500; Hamilton, 3,000; City, 10,000; North, 5,000; Tremont, 9,000; Traders', 5,000; Atlantic, 4,000; Bank of Commerce, 10,000; North America, 10,000; Boston, 1,000; Exchange, 2,000; Second National, Boston, 10,000; Atlas, 20,000; Howard, 10,000; Washington, 3,000; Eliot, 5,000; Blackstone, 7,000; Columbian, 6,600; Webster, 7,500; Union, 1,900; Eagle, 5,000; Revere, 6,700; First National, Boston, 5,000; Freeman's, 2,500; Second National, Springfield, 11,900; Chicopee, 2,800; Pynchon, 3,000; Agawam, 5,000; Cabot, 8,000; Hadley Falls, 1,900; Hampshire County National, 2,000.
Loans on Bank Stock—20 Westfield, 5 Second National, Springfield, and 6 Chicopee, $2,300; 10 Pynchon, 700; 12 John Hancock, 1,000.

Westfield Savings Bank.—Public Funds—United States scrip, $110,000.
Loan on Public Funds—$1,600 United States bonds, 1,600.
Bank Stock owned—Westfield, $3,700; Hampden, 200; Hampshire County National, 2,500.
Loan on Bank Stock—68 Westfield, $6,000.

* Including taxes, $464.82.

	GREENFIELD.	ADAMS.	LEE.	PITTSFIELD.	CANTON.
	Franklin Savings Institution.	North Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.	Canton Institution for Savings.
Number of Depositors,	3,639	746	500	1,966	528
Amount of Deposits,	$901,615 41	$162,048 28	$81,412 91	$489,510 33	$94,214 85
Public Funds,	566,900 00	55,000 00	46,100 00	294,000 00	13,100 00
Loans on public funds,	900 00	9,500 00	– –	– –	– –
Bank Stock,	50,400 00	9,900 00	9,957 83	76,720 00	5,200 00
Loans on bank stock,	3,300 00	1,200 00	– –	5,200 00	– –
Deposits, in banks, bearing interest,	– –	8,378 88	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	1,212 24
Loans on mortgage of real estate,	136,335 36	15,875 00	21,950 00	32,224 00	61,764 37
Loans to county, or town,	68,947 86	17,625 00	– –	15,000 00	8,822 55
Loans on personal security,	68,692 84	54,068 00	3,450 00	61,905 00	13,021 00
Cash on hand,	7,039 35	948 67	1,379 91	4,461 33	– –

Rate and amount of ordinary Dividend for last year, ...	5 per cent., $34,371 41	5 per cent., $4,797 54	5 per cent., $2,725 30	– – $17,864 73	4 per cent. – –
Average annual per cent. of Dividends ending at time of and including last extra, . .	6 per cent.	– –	$6\frac{1}{5}$ per cent.	7 per cent.	$6\frac{1}{4}$ per cent.
Extra Dividend, when declared, . . .	Every 5 years.	– –	– –	– –	Every 5 years.
Annual Expenses of the institution, . .	2,004 73	489 19	201 00	1,071 66	788 14

Franklin Savings Institution.—Public Funds—United States bonds, $45,000; 5-20s, 294,000; do. 10-40, 15,000; temporary loan, 13.900; debt certificates, 97,000; Vermont, 22,000; Maine, 25,000; New Hampshire, 25,000; Connecticut River railroad mortgage bonds, 20,000; City of Boston 5 per cent, 10,000.

Loan on Public Funds—$900 on 1,000 5-20 bond.

Bank Stock owned—Bank of Commerce, $20,400; Faneuil Hall, 500; Hide and Leather, 3,000; Bank of North America, 6,500; Revere, 8,300; Traders', 1,500; Webster, 10,200.

Loan on Bank Stock—40 Greenfield, $3,300.

Loans on Personal Security—including $900 on 5-20 bonds.

North Adams Savings Bank.—Public Funds—10-40's, $10,000; 5-20, 17,000; 1 year certificates, 28,000.

Loans on Public Funds—$7,000 on 5 20; 2,500 on 1 year certificate.

Bank Stock owned—Adams, $5,500; Pittsfield, 3,000; Lee, 1,400.

Loans on Bank Stock—Adams, $800; Pittsfield, 400.

Deposit bearing interest—Adams Bank, $8,378.88.

Lee Savings Bank.—Public Funds—United States 5-20s, $10,000; 6s, 5,100; one year certificates, 31,000.

Bank Stock owned—Lee, $5,424.50; Adams, 4,533.33.

Berkshire County Savings Bank.—Public Funds—United States bonds, $137,000; debt certificates, 157,000.

Bank Stock owned—Howard, $1,200; National Hide and Leather, 1,500; Shawmut, 1,500; Blackstone, 2,000; North, 3,000; Boston National, 7,000; Webster, 8,000; Revere, 8,000; Bank of Commerce, 8,000; Eagle, 8,000; Merchants', 6,800; Atlantic, 3,000; Lee, 6,720; Cabot, 6,000; Pittsfield, 4,000; Hadley Falls, 2,000.

Loan on Bank Stock—58 Pittsfield, $5,200.

Canton Institution for Savings.—Public Funds—United States 5-20 bonds, $13,100.

Bank Stock owned—Neponset, $3,200; North, 1,500; Market, 500.

	COHASSET.	DEDHAM.	DORCHESTER.	QUINCY.	RANDOLPH.
	Cohasset Savings Bank.	Dedham Institution for Savings.	Dorchester Savings Bank.	Quincy Savings Bank.	Randolph Savings Bank.
Number of Depositors,	613	2,854	922	1,612	580
Amount of Deposits,	$147,809 37	$605,211 85	$180,454 42	$369,802 42	$94,376 30
Public Funds,	45,000 00	69,000 00	53,887 52	148,754 10	48,130 18
Loans on public funds,	– –	900 00	– –	– –	– –
Bank Stock,	30,480 00	31,852 00	25,062 50	49,673 16	9,161 50
Loans on bank stock,	– –	1,800 00	– –	2,450 00	– –
Deposits, in banks, bearing interest,	– –	23,101 01	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	2,354 52	– –
Loans on mortgage of real estate,	57,240 00	449,363 79	72,300 00	156,220 00	11,250 00
Loans to county, or town,	17,000 00	44,500 00	17,000 00	4,000 00	21,850 00
Loans on personal security,	– –	34,738 11	8,700 00	9,000 00	4,900 00
Cash on hand,	2,667 81	23,101 01	8,110 20	6,047 71	1,445 21

Rate and amount of ordinary Dividend for last year, ...	5 per cent., $6,413 90	4 per cent., $22,839 64	5 per cent., $7,477 98	5 per cent., $16,223 28	5 per cent., $4,109 98
Average annual per cent. of Dividends ending at time of and including last extra, . .	6 per cent.	$5\frac{1}{2}$ per cent.	6 per cent.	$7\frac{24}{100}$ per cent.	– –
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	– –
Annual Expenses of the institution, . .	463 27	1,694 84	711 00	800 00	200 00

Cohasset Savings Bank.—Public Funds—United States bonds, $38,000, debt certificates, 6,000; City of Roxbury scrip, 1,000.

Bank Stock owned—Atlas, $2,000; City, 2,400; Blackstone, 1,000; Columbian, 2,000; Eagle, 1,800; Market, 1,000; Maverick, 1,300; Merchants', 2,300; National, 1,500; North, 1,000; Bank of the Republic, 1,500; Revere, 3,000; First National, 1,000; Shawmut, 2,400; State, 480; Tremont, 1,700; Union, 1,500; Washington, 1,000; Webster, 1,600.

Dedham Institution for Savings.—Public Funds—United States scrip, $61,000; Maine bonds, 8,000.

Loan on Public Funds—United States 5-20 bonds, $900.

Bank Stock owned—Dedham, $12,987.50; Howard, 2,794.50; Blackstone, 2,612.50; State, 1,451.50; Union, 620; Globe, 1,065; Traders', 1,542.50; People's, 5,930; Bank of Commerce, 2,848 50.

Loans on Bank Stock—Dedham, $900; Cambridge, 900.

Deposit in Bank bearing interest—Dedham, $23,101.01.

Dorchester Savings Bank.—Public Funds—United States scrip, $53,887.52.

Bank Stock owned—First National, Boston, $1,600; Second do., 607.50; Republic, 2,524, First National, Dorchester, 4,000; City, Boston, 1,562.25; Eagle, 1,772; Suffolk, 1,300; Hamilton, 1,180; Atlas, 1,010; State, 625; Massachusetts, 1,350; Tremont, 1,059,75; Revere, 2,792.25; Commerce, 2,558.75; Blue Hill, 1,121.

Loans to Towns—Dorchester, $10,000; Milton, 7,000.

Quincy Savings Bank.—Public Funds—United States scrip, $148,754.10.

Bank Stock owned—Grocers', $890; Boston National, 2,538.08; North, 2,550; Eliot National, 1,000; Merchants', Boston, 2,657.50; Traders', 3,555; Bank of North America, 5,025; Exchange, Boston, 1,975.33; Webster, 2,000; Washington, 844; State, 2,554.50; Hide and Leather, 1,000; Atlas, 2,606.25; Mount Wollaston, 10,100; Quincy Stone, 10,377.50.

Loans on Bank Stock—5 Exchange, Boston, $450; 21 Quincy Stone, 2,000.

Randolph Savings Bank.—Public Funds—United States scrip, $48,130.18.

Bank Stock owned—Bank of North America, $1,538.75; Eagle, 1,617; New England, 1,100; Howard, 1,072.50; Eliot, 1,075; Blackstone, 1,762; Traders', 996.25.

	ROXBURY.	WEYMOUTH.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.
	Institution for Savings in Roxbury and its Vicinity.	Weymouth and Braintree Institution for Savings.	Attleborough Savings Bank.	Fairhaven Institution for Savings.	Citizens' Savings Bank.
Number of Depositors,	3,203	1,799	85	732	1,496
Amount of Deposits,	$814,346 46	$363,595 45	$13,183 30	$214,230 59	$709,394 48
Public Funds,	283,173 02	– –	4,300 00	88,500 00	261,325 92
Loans on public funds,	8,000 00	113,500 00	– –	– –	– –
Bank Stock,	165,477 07	32,118 23	1,791 00	95,700 00	260,441 50
Loans on bank stock,	11,600 00	– –	– –	1,500 81	– –
Deposits, in banks, bearing interest,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	4,389 75	– –	– –	– –	– –
Loans on mortgage of real estate,	151,054 18	187,601 50	– –	12,064 43	95,550 00
Loans to county, or town,	110,000 00	– –	4,600 00	4,000 00	20,000 00
Loans on personal security,	62,900 00	27,915 00	3,000 00	15,838 09	86,022 04
Cash on hand,	17,752 44	4,801 12	– –	11,316 15	8,957 08

Rate and amount of ordinary Dividend for last year,	4 per cent. – –	5 per cent., $16,134 08	6 per cent. – –	6 per cent., $11,514 25	6 per cent., $40,766 06
Average annual per cent. of Dividends ending at time of and including last extra,	– –	6 per cent.	– –	6 per cent.	– –
Extra dividend, when declared,	Every 5 years.	Every 5 years.	– –	– –	– –
Annual Expenses of the institution,	$2,800 00	450 00	– –	850 00	1,600 00

Institution for Savings in Roxbury and Vicinity.—Public Funds—United States 5 and 6 per cent. bonds, $170,386.15; debt certificates, 68,796.87; Maine 6 per cent. bonds, 6,000; Rhode Island do., 16,550; Vermont do., 11,440; loan to Massachusetts, 10,000.

Loans on Public Funds—on $2,000 city of Albany bonds and 2,000 United States bonds, 4,000; 2,000 Old Colony and Fall River railroad do., 2,000; 2,000 city of Portland do., 2,000.

Bank Stock owned—Traders', $1,970; Second National, 3,000; Market National, 2,500; State, 2,010.10; Washington, 31,494; North National, 21,980.47; Atlas, 4,000; Commerce, 2,000; Atlantic, 5,000, National Hide and Leather, 15,000; First National, 40,272.50; Revere, 10,000; People's, 10,500; Rockland, 15,750.

Loans on Bank Stock—8 shares Shoe and Leather Dealers' Bank, $100; 40 Exchange, 3,350; 10 People's, 450; 22 Rockland, 2,000; 20 Village, 1,350; 28 Mechanics', 2,700; 9 Merchants' and 9 Mechanics', 1,650.

Loan to City of Roxbury, $110,000.

Weymouth and Braintree Institution for Savings.—Loans on Public Funds—United States debt certificates and bonds, $113,500.

Bank Stock owned—North, $1,250.30; Merchants', 1,202.75; Hide and Leather, 5,180.17; Webster, 2,808.80; National, 2,038.33; Washington, 4,342; Exchange, 1,924.25; Bank of the Republic, 1,964.33; Maverick, 2,254.27; Union National, Weymouth, 9,153.03.

Attleborough Savings Bank.—Public Funds—United States bonds, $4,300.

Fairhaven Institution for Savings.—Public Funds—United States bonds and certificates, $88,500.

Bank Stock owned—National, Fairhaven, $20,000; First National, New Bedford, 3,300; Mechanics', 5,300; Commercial, 2,100; Boston National, 20,000; Commerce, 20,100; Merchants' National, 6,900; Webster, 2,500; National Republic, 5,000; North, 4,000; Eliot, 4,000; Cambridge Market, 2,500.

Loan on Bank Stock—Fairhaven, $1,500.81.

Citizens' Savings Bank.—Public Funds—United States debt certificates and bonds, $261,325.92.

Bank Stock owned—Pocasset Bank, $84,600; Fall River Union, 15,000; Metacomet, 28,700; Fall River, 9,712.50; Second National, 18,000; Commerce, Boston, 10,000; Maverick, 4,779; Eliot, 4,700; National Hide and Leather, 15,000; First National, 25,000; Revere, 18,700; Howard, 5,000; Marine, Providence, Rhode Island, 12,000; Merchants', 3,000; Commerce, Providence, 6,250.

	FALL RIVER—Con.	NEW BEDFORD.	EASTON.	TAUNTON.	ABINGTON.
	Fall River Savings Bank.	New Bedford Institution for Savings.	North Easton Savings Bank.	Bristol County Savings Bank.	Abington Savings Bank.
Number of Depositors,	5,754	10,898	31	3,941	1,328
Amount of Deposits,	$2,017,172 45	$3,601,651 10	$3,535 48	$772,077 35	$249,280 65
Public Funds,	812,840 62	2,051,179 49	2,900 00	174,413 25	71,098 41
Loans on public funds,	– –	69,500 00	– –	5,850 00	29,282 50
Bank Stock,	510,762 50	924,072 00	– –	46,769 00	600 00
Loans on bank stock,	– –	3,600 00	– –	4,653 40	– –
Deposits, in banks, bearing interest,	– –	– –	– –	3,000 00	– –
Loans on railroad stock,	– –	12,750 00	– –	– –	– –
Invested in real estate,	– –	13,283 00	– –	9,796 87	– –
Loans on mortgage of real estate,	170,231 35	– –	– –	373,832 53	125,884 00
Loans to county, or town,	15,000 00	141,146 50	– –	46,000 00	18,200 00
Loans on personal security,	458,384 36	360,386 00	– –	111,281 50	10,018 65
Cash on hand,	49,953 62	25,734 11	710 20	13,549 23	748 65

Rate and amount of ordinary Dividend for last year,	6½ per cent., $120,279 51	6 per cent. – –	– – – –	5½ per cent., $38,772 29	5 per cent., $10,580 12
Average annual per cent. of Dividends ending at time of and including last extra,	– –	6½ per cent.	– –	– –	6¼ per cent.
Extra Dividend, when declared,	– –	– –	– –	– –	Every 5 years.
Annual Expenses of the institution,	3,206 77	$4,922 77	– –	2,716 35	450 00

Fall River Savings Bank.—Public Funds—United States bonds and debt certificates, $812,840.62.

Bank Stock owned—Fall River, $52,762.50; Massasoit, 42,200; Metacomet, 75,600; Second National, 10,000; First National, New Bedford, 30,000; Merchants', 13,200; Bedford Commercial, 25,000; Bank of Commerce, 33,500; North America, 30,000; Merchants' National, Boston, 16,000; Faneuil Hall, 20,000; Washington, 20,000; Webster, 27,500; Eliot, 11,000; National Hide and Leather, 18,000; Howard, 20,000; Second National, 13,000; First National, 33,000; Revere, 20,000.

New Bedford Institution for Savings.—Public Funds—United States bonds, $1,195,000; debt certificates, 245,000; Massachusetts bonds, 85,632; Maine, do., 50,000; New Hampshire, 19,000; Vermont, 50,000; Connecticut, 50,000; City of New Bedford, 212,250; City of Roxbury, 20,000; Charlestown, 100,000; Greenfield, 5,000; Buckland, 5,000; Shelburne, 6,000; Adams, 3,000; Malden, 17,000.

Loans on Public Funds—$10,700 United States bonds, 9,500; Massachusetts treasury certificates, 60,000.

Bank Stock owned—Eagle, $12,800; Hide and Leather, 5,000; National, 10,000; Howard, 5,000; Massachusetts, 18,250; Exchange, 2,000; Granite, 24,000; Bank of Commerce, 40,000; Bank of North America, 21,000; Broadway, 8,000; Maverick, 10,000; Bank of the Republic, 25,000; Safety Fund, 20,000; Merchants', 15,000; Eliot, 5,000; Traders', 13,000; Atlas, 24,000; North, 19,000; Union, 2,400; City, 2,700; Hamilton, 5,500; Tremont, 24,600; State, 7,380; Washington, 13,000; Columbian, 23,200; Shawmut, 6,800; Revere, 25,000; Webster, 12,000; Continental, 10,000; Cambridge Market, 10,000; Mattapan, 7,000; Monument, 10,000; Tradesman's, 10,000; South Reading, 7,000; Fall River, 17,500; Metacomet, 25,000; Malden, 15,000; Fairhaven, 3,600; Railroad, 6,750; Merchants', New Bedford, 100,000; First National, New Bedford, 100,000; Mechanics', New Bedford, 100,000; Bedford Commercial, 81,600; 124 shares Grocers', valued at 992.

Loans on Bank Stock—32 State, $800; 36 Bedford Commercial, 2,800.

Loan on Railroad Stock—Bond of Pittsfield and North Adams Co., for $15,000, $12,750

North Easton Savings Bank. Organized in August, 1864.—Public Funds—United States debt certificates, $2,000; 7-30 treasury notes, 900.

Bristol County Savings Bank.—Public Funds—United States 5-20 bonds, $125,000; coupon sixes, 25,000; 10-40 bonds, 15,000; 7-30 treasury notes, 10,000.

Loans on Public Funds—United States bonds, $5,850.

Bank Stock owned—National, Fairhaven, $4,000; Third National, Springfield, 10,000; First National, Boston, 10,075; Boston National, 4,000; Machinists', Taunton, 16,132; Bristol County, 2,562.

Loans on Bank Stock—$353.40 on 5 shares Bristol County Bank; 300, 4 Machinists'; 1,500, 30 do.; 2,500, 50 Merchants', Boston.

Deposits bearing interest—$3,000 in Machinists' Bank, Taunton.

Loans—to county, $10,000; towns, 36,000.

Abington Savings Bank.—Public Funds—United States six per cent. bonds, $63,199.25; certificates 1 year, 4,924.16; 5 per cent. treasury notes, 2,975.

Bank Stock owned—Boston National, $3,045; Eliot, 2,000; Howard, 1,000; Webster, 2,380.50; National Hide and Leather, 2,515; First National, Boston, 4,000; National Bank of the Republic, 3,000; Berkshire County, 4,040; Abington, 7,302.

Loan on Bank Stock—7 Abington, $600.

	HINGHAM.	NO. BRIDGEWATER.	PLYMOUTH.	SCITUATE.	SOUTH SCITUATE.
	Hingham Institution for Savings.	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Scituate Savings Bank.	South Scituate Savings Bank.
Number of Depositors,	2,981	1,057	5,338	281	903
Amount of Deposits,	$789,356 94	$167,454 86	$1,085,692 47	$58,732 95	$222,951 84
Public Funds,	214,815 62	40,295 31	357,821 86	6,600 00	6,500 00
Loans on Public Funds,	9,200 00	– –	6,820 00	– –	– –
Bank Stock,	117,300 00	42,815 50	332,429 00	11,945 25	37,860 00
Loans on bank stock,	15,200 00	300 00	18,290 00	– –	– –
Deposits, in banks, bearing interest,	– –	– –	7,330 00	– –	– –
Loans on railroad stock,	– –	– –	2,400 00	– –	– –
Invested in real estate,	4,721 03	– –	9,060 29	– –	– –
Loans on mortgage of real estate,	428,975 00	58,468 17	276,085 00	33,364 00	153,888 46
Loans to county, or town,	25,700 00	5,400 00	53,478 45	8,370 26	13,150 00
Loans on personal security.	6,000 00	20,089 87	41,824 86	700 00	14,750 00
Cash on hand,	2,646 03	4,876 03	16,234 41	849 89	1,244 36

Rate and amount of ordinary Dividend for last year, ...	5 per cent., $36,136 76	5 per cent., $6,379 97	5 per cent., $51,174 73	5 per cent., $2,733 17	5 per cent., $10,577 26
Average annual per cent. of Dividends ending at time of and including last extra, . .	$7\frac{1}{4}$ per cent.	5 per cent.	$6\frac{3}{8}$ per cent.	– –	$6\frac{1}{2}$ per cent.
Extra Dividend, when declared, . . .	Every 5 years.	– –	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	1,535 96	350 00	3,046 36	5 50	450 00

Hingham Institution for Savings.—Public Funds—United States scrip, $186,815.62; Massachusetts certificate of deposit, 8,000; Vermont bonds, 5,000; Maine, do., 10,000; Rhode Island, do., 5,000.

Loans on Public Funds—United States bonds and certificates, $9,200.

Bank Stock owned—Hingham, $10,500; Weymouth and Braintree, 2,100; Abington, 1,500; North Bridgewater, 1,500; Old Colony, 1,200; Merchants' National, 7,500; Hamilton, 2,800; Market National, 3,600; City, 3,200; Globe, 3,000; Tremont, 6,000; Shoe and Leather Dealers', 5,000; State, 2,400; Union, 5,000; Webster 3,500; Suffolk, 1,500; Eagle, 10,000; New England, 2,000; Atlas, 5,000; Bank of Commerce, 11,000; Bank of North America, 6,000; First National, Boston, 5,000; Revere, 7,500; National Bank of the Republic, 5,000; Atlantic, 2,500; Tradesman's, 3,000.

Loans on Bank Stock—42 Mechanics', $3,700; 20 Tradesman's, 1,800; 30 Cambridge Market, 2,700; 20 Hingham, and 9 Old Colony, 2,000; 40 National Bank of the Republic, and 33 Mechanics', 5,000.

North Bridgewater Savings Bank.—United States bonds and certificates, $40,295.31.

Bank Stock owned—Atlantic, $4,080; Boylston, 2,246; North America, 2,100; Republic, 1,242 50; Continental, 1,722.50; Eliot, 733.25; Freeman's, 3,467; Granite, 2,510.25; Howard, 2,834; Market, 4,715.50; Merchants', 2,075; Maverick, 401.50; New England, 663; Revere, 3,937; Bank of Brighton, 1,600; Cambridge Market, 1,116; Monument, 2,892; Malden, 2,480; Tradesman's, 2,000.

Loan on Bank Stock—5 North Bridgewater, $300.

Plymouth Savings Bank.—Public Funds—Massachusetts bonds, $18,960; Maine, 10,000; Rhode Island, 11,000; Vermont, 3,000; United States 5-20s, 132,300; 6 per cent., 105,000; 7 3-10 treasury notes, 11,000; debt certificates, 57,061.86; 5 per cent. treasury notes, 9,500.

Loans on Public Funds—United States bonds, $6,820.

Bank Stock owned—Third National, Springfield, $10,000; State, 12,675; Merchants' National, 21,375; Plymouth, 16,000; Old Colony, 19,000; Bristol County, 17,100; Hingham, 4,200; Wareham, 1,700; Market National, 10,240; Traders', 6,800; City, 8,400; Suffolk, 5,535; North, 800; Massachusetts, 5,000; Second National, 16,500; Tremont, 16,060; Atlantic, 3,690; Eagle, 8,800; Boston, 5,785; New England, 7,952; Boylston, 3,190; Exchange, 12,190; Abington, 1,500; Bank of Commerce, 14,400; North America, 9,000; Railroad, 5,600; Globe, 3,627; Freeman's, 1,400; Shawmut, 6,650; Union, 9,350; Atlas, 15,600; Hamilton, 4,200; Boston National, 7,200; Webster, 9,600; Blackstone National, 2,400; North Bridgewater, 2,000; Columbian, 4,410; Howard, 2,000; Revere, 8,000; Republic, 12,500.

Loans on Bank Stock—Old Colony, $1,220; Plymouth, 820; Bristol County, 1,500; Boston, 900; Atlantic, 400; Massachusetts, N. England and Union, 4,950; Railroad, Old Colony and Plymouth, 3,500; Old Colony and Plymouth, 5,000.

Deposits bearing interest—In Bristol County Bank, $6,000; Plymouth, 1,330.

Loans on Railroad Stock—Old Colony and Newport Railway Company, $2,400.

Scituate Savings Bank.—Public Funds—United States scrip, $5,600; Massachusetts bonds, 1,000.

Bank Stock owned—North, $1,025.50; Boston National, 5,000; Merchants', 1,060; Shawmut, 962.50; Howard, 1,000; Washington, 415; Blackstone, 511.25; Plymouth, 1,000; Monument, 971.

South Scituate Savings Bank.—United States scrip, $6,500.

Bank Stock owned—Atlantic, $1,000; North, 3,900; Columbian, 3,200; Washington, 1,600; Merchants', 1,500; Weymouth and Braintree, 1,000; Union, 1,000; City, 2,300; Traders' 2,800; Eagle, 2,300; Second National, 1,000; New England, 1,000; Bank of Commerce, 4,000; Howard, 1,000; Webster, 2,000; Eliot, 500; Massachusetts, 500; Shawmut, 1,000; Hingham, 1,960; Globe, 300; Hamilton, 1,000; Revere, 3,000.

	WAREHAM.	BARNSTABLE.	PROVINCETOWN.	WELLFLEET.	NANTUCKET.
	Wareham Savings Bank.	Institution for Savings in Barnstable.	Seaman's Savings Bank.	Wellfleet Savings Bank.	Nantucket Institution for Savings.
Number of Depositors,	833	2,534	973	329	1,254
Amount of Deposits,	$189,251 77	$669,400 95	$252,270 16	$35,364 80	$321,185 03
Public Funds,	32,100 00	127,500 00	85,768 00	5,800 00	35,900 00
Loans on public funds,	– –	– –	5,370 00	– –	100 00
Bank Stock,	106,275 20	139,606 56	26,285 80	6,215 39	107,364 47
Loans on bank stock,	17,928 00	– –	– –	– –	950 00
Deposits in banks, bearing interest,	– –	– –	– –	– –	726 13
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	5,700 00	– –	– –	8,000 00
Loans on mortgage of real estate,	5,225 00	279,172 17	69,111 00	4,350 00	145,209 98
Loans to county, or town,	– –	24,000 00	17,441 00	6,800 00	5,000 00
Loans on personal security,	8,850 00	113,679 85	49,068 47	9,125 00	26,702 80
Cash on hand,	18,970 79	2,146 21	9,778 11	3,175 73	1,895 24

Rate and amount of ordinary Dividend for last year, ...	5 per cent.	5½ per cent.	4 per cent., $7,192 86	5 per cent., $786 00	5 per cent., $16,040 80
Average annual per cent. of Dividends, ending at time of and including last extra, . .	– –	– –	6½ per cent.	– –	5⅖ per cent.
Extra Dividend, when declared, . . .	– –	– –	Annually.	– –	– –
Annual Expenses of the institution, . .	$554 65	$1,300 00	671 83	256 69	1,108 50

Wareham Savings Bank.—Public Funds—United States Notes, $9,100; 5-20 bonds, 5,000; United States debt certificates, 18,000.

Bank Stock owned—Wareham, $15,830; Shoe and Leather Dealers', 6,969.75; Revere, 2,000; Merchants', Boston, 11,230.95; City, Boston, 5,035; Shawmut, 7,097.50; Eagle, 7,190.75; Granite, 4,128.25; Boylston, 11,603.50; Grocers', 5,057.25; Exchange, Boston, 729.75; Bank of Commerce, 6,525; Atlantic, 3,138.75; Webster, 6,041.25; North America, 5,497.50; First National, 2,000; Bank of the Republic, 2,000; Merchants', New Bedford, 3,700; Andover, 500.

Loans on Bank Stock—163 South Reading, $13,600; 56 Grocers', 4,328.

Institution for Savings in the Town of Barnstable.—Public Funds—United States scrip, $127,500.

Bank Stock owned—Barnstable, $14,590; Old Colony, 5,000; Bay State, 1,490.81; Revere, 10,000, First National, 10,000; Granite, 5,000; Washington, 3,700; Blackstone, 11,200; North, 2,782.50; Commerce, 10,820; City, Boston, 1,804.50; Atlantic, 2,955; North America, 9,090; Merchants', Boston, 11,737.50; Shawmut, 4,030; Boston National, 5,000; Market, 1,400; Eliot, 5,000; Republic, 10,000; Tremont, 5.965; Union, 3,000; Webster, 5,041.25.

Seamen's Savings Bank.—Public Funds—United States scrip, $91,138.

Bank Stock owned—Boston National, $2,500; Provincetown, 1,150.25; North America, 1,000; City, 1,055; Howard, 980; Tradesman's, 2,472.50; Shawmut, 643.50; Republic, 8,000; Revere, 3,500; Second National, 1,010; Freeman's, 3,974.55.

Wellfleet Savings Bank.—Public Funds—United States 10-40 bonds, $1,000; 5-20s. 4,800.

Bank Stock owned—Republic, $1,030; Freeman's, 1,661; Union, 2,773.25; Provincetown, 751.14.

Nantucket Institution for Savings.—Public Funds—United States bonds, $35,700; treasury notes, 200; certificate of loan to Commonwealth, $5,000.

Loan on Public Funds—United States bonds, $100.

Bank Stock owned—Atlas, $5,200; Boston, 1,770; North America, 9,610.25; City, 2,165; Commerce, 4,320; Continental, 600.80; Exchange, 3,922.50; Eagle, 1,130; Faneuil Hall, 5,335; Merchants', 2,600; Revere, 10,012.17; New England, 676.50; Shoe and Leather Dealers', 10,203.75; State, 5,496; Shawmut, 1,037.50; Traders', 4,737.50; Tremont, 3,742; Union, 771.75; Washington, 2,800; Webster, 7,587.25; Bedford Commercial, 3,220; First National, New Bedford, 1,260; Pacific, 19,666.50.

Loans on Bank Stock—2 Mercantile Savings Institution, Boston, $150; 12 Pacific Bank, 800.

Deposits bearing interest—New England Bank, $726.13.

Five Cents Savings Banks.

	BOSTON.	LYNN.	NEWBURYPORT.	SOUTH DANVERS.	SALEM.
	Boston Five Cents Savings Bank.	Lynn Five Cents Savings Bank.	Newburyport Five Cents Savings Bank.	Warren Five Cents Savings Bank.	Salem Five Cents Savings Bank.
Number of Depositors,	35,359	2,228	2,356	1,343	3,059
Amount of Deposits,	$4,782,114 65	$210,515 54	$227,806 90	$224,538 67	$412,342 30
Public Funds,	1,903,900 00	81,439 42	73,500 00	66,706 25	206,262 50
Loans on public funds,	42,000 00	– –	2,000 00	– –	9,200 00
Bank Stock,	334,985 75	21,956 75	35,622 00	40,433 41	33,087 58
Loans on bank stock,	15,900 00	– –	1,800 00	– –	2,100 00
Deposits, in banks, bearing interest,	373,617 95	– –	– –	– –	17,001 05
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	84,818 41	– –	– –	– –	– –
Loans on mortgage of real estate,	1,562,550 00	79,610 00	71,557 00	50,374 42	104,050 00
Loans to county, or town,	341,900 00	25,000 00	17,500 00	25,000 00	42,600 00
Loans on personal security,	134,200 00	1,990 00	31,105 00	9,800 00	21,350 00

Cash on hand, ...	$14,348 99	$4,223 21	$3,940 51	$11,914 08	$297 50
Rate and amount of ordinary Dividend for last year, ...	5 per cent., 196,166 61	5 per cent., 7,245 38	$5\frac{1}{2}$ per cent., 11,813 42	– – 8,582 70	5 per cent. – –
Average annual per cent. of Dividends ending at time of and including last extra, . .	6 per cent.	$6\frac{2}{3}$ per cent.	$5\frac{3}{10}$ per cent.	7 per cent.	– –
Extra Dividend, when declared, . . .	Every 5 years.	Every 5 years.	"None."	Every 5 years.	– –
Annual Expenses of the institution, . .	15,866 34	700 00	800 00	350 00	2,100 00

Boston Five Cents Savings Bank.—Public Funds—United States bonds, $1,262,000; Maine, do., 193,500; Vermont, 50,000; Rhode Island, 100,000; New Hampshire, 50,000, City of Cambridge, 40,000; Chelsea, 88,400, Boston, 10,000; Fall River, 10,000; Lowell, 100,000.

Loan on Public Funds—On United States bonds, $52,500.

Bank Stock owned—Blackstone. $33,340.75; Commerce, 21,526.25; Second National, 6,800; North, 600; Boston National, 15,287.50; Tremont, 29,043; Rockland, 20,000; Washington, 15,000; Maverick, 10,374; Cambridge Market, 8,885; Webster, 12,718.75; Howard, 14,540; National Hide and Leather, 25,000; Shawmut, 10,450; Merchants', 7,938.25; Suffolk, 18,482.25; First National, Boston. 25,000; Revere, 20,000; Republic 10,000; Continental, 10,000; Third National, Springfield, 10,000; First National, Newton, 10,000.

Loans on Bank Stock—10 Faneuil Hall, $900; 50 Tradesman's and 15 Blackstone, 5,650; 20 New England, and 3 Exchange, 2,000; 10 North America, 850; 45 Mechanics', 4,000; 30 Rockland, 2,500.

Deposits in Banks bearing interest—National Hide and Leather, $209,539.83; First National, 164,078.12.

Lynn Five Cents Savings Bank.—Public Funds—United States bonds and certificates, $68,939.42; State of Maine 6s, 8,500; deposit with treasurer of Massachusetts, 4,000.

Bank Stock owned—Laighton, $1,000; Hide and Leather, 1,000; Revere, 4,025; Shoe and Leather, 1,665; First National, Boston, 1,228.50; National Exchange, 6,633.50; City, Lynn, 6,404.75.

Newburyport Five Cents Savings Bank.—Public Funds—United States 5-20 bonds, $41,700; coupon sixes, 16,800; Maine, 10,000; Rhode Island, 5,000.

Loans on Public Funds—United States sixes, $2,000.

Bank Stock owned—Mechanics', Newburyport, $5,200; Hide and Leather, 1,575; Republic, 1,500; Commerce, 1,000; Atlantic, 792; Atlas, 1,500; Boylston, 500; City, Boston, 500; Eagle, 5,712; Eliot, 2,000; Howard, 491.25; Hamilton, 525; Maverick, 1,910; New England, 700; Shawmut, 500; State, 2,205; Suffolk, 1,000; Tremont, 2,625; Union, 2,448; Webster, 2,438.75; Exchange, Boston, 500.

Loans on Bank Stock—First National, Newburyport, $1,800

Loans on Personal Security includes "loans to corporations," $5,000.

Warren Five Cents Savings Bank.—Bank Stock owned—Warren, $1,617.16; Howard, 1,489; Exchange, Boston, 9,688.75; Webster, 4,125; Atlantic, 1,055; Suffolk, 1,282.50; Shoe and Leather Dealers', 1,575; Hide and Leather, 6,250; Exchange, Salem, 931; Grand, 3,795; Asiatic, 2,475; Atlas, 11,750; Revere, 3,000; Eliot, 5,500; Blackstone, 3,400; Washington, 500; Tremont, 2,000.

Public Funds—United States bonds, $66,706.25.

Salem Five Cents Savings Bank.—Public Funds—United States scrip, $186,000; Massachusetts do., 10,000; Connecticut 10,262.50.

Loans on Public Funds—$7,200 United States stock, 7,200; on 1,000 do., 20 Boston National, and 10 Eagle, 2,000.

Bank Stock owned—Blackstone National, $1,045; City, 530; First National, Boston, 2,500; Merchants', Boston, 1,092 50; North, 3,202; North America, 516.25; Revere, 2,000; Second National, Boston, 1,479.75; Webster, 2,082.50; Asiatic, 561; Exchange, Salem, 3,185.58; Mercantile, 1,176; Naumkeag, 4 571.50; Salem, 9,145 50.

Loans on Bank Stock—10 Howard National, $900; 13 Exchange, and 5 Naumkeag, 1,200.

Deposits bearing interest—Commercial Bank, $5,400; Mercantile, 6,000; Naumkeag, 4,900; Webster, 701.05.

	BRIGHTON.	CHARLESTOWN.	CAMBRIDGE.	LOWELL.	NATICK.
	Brighton Five Cents Savings Bank.	Charlestown Five Cents Savings Bank.	East Cambridge Five Cents Savings Bank.	Lowell Five Cents Savings Bank.	Natick Five Cents Savings Bank.
Number of Depositors,	263	2,669	1,736	4,177	401
Amount of Deposits,	$20,719 98	$394,451 46	$181,754 91	$701,661 83	$32,870 88
Public Funds,	3,000 00	118,035 55	41,930 50	203,900 00	6,500 00
Loans on public funds,	– –	– –	– –	1,300 00	– –
Bank Stock,	2,756 00	56,543 50	31,215 83	100,900 00	518 75
Loans on bank stock,	– –	5,000 00	– –	13,700 00	– –
Deposits, in banks, bearing interest,	– –	– –	– –	25,650 00	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	7,763 53	185,029 63	105,575 00	289,110 00	14,355 00
Loans to county, or town,	3,000 00	– –	– –	45,000 00	9,500 00
Loans on personal security,	4,500 00	27,400 00	– –	34,949 56	1,250 00
Cash on hand,	25 29	2,442 78	3,033 58	3,419 92	786 45

Rate and amount of ordinary Dividend for last year, ...	5 per cent., $742 54	5 per cent., $15,735 92	4 per cent., $5,756 40	4 per cent., $27,173 49	4 per cent. $891 00
Average annual per cent. of Dividends ending at time of and including last extra, . .	5 per cent.	7 per cent.	$6\frac{1}{2}$ per cent.	$6\frac{1}{10}$ per cent.	– –
Extra Dividend, when declared, . . .	– –	Every 3 years.	Every 3 years.	Every 3 years.	Every 5 years.
Annual Expenses of the institution, . .	150 75	282 79	350 00	1,557 25	200 00

Brighton Five Cents Savings Bank.—Public Funds—United States bonds, $3,000.
Bank Stock owned—Webster, $380; Suffolk, 254; City, Boston, 515; Shawmut, 300; Bank of Commerce, 309; Bank of Brighton, 998.

Charlestown Five Cents Savings Bank.—Public Funds—United States scrip, $118,035.55.
Bank Stock owned—Bunker Hill, $2,625; Monument, 4,395.50; First National, Boston, 8,785; Maverick, 9,809; National Republic, 4,320; National Continental, 5,000; Tradesman's, 3,247.25; Atlas, 4,943.75; First National, Dorchester, 5,060; Newton, 1,695.50; Market National, 4,700; Brighton Market, 1,323.25; Bank of Brighton, 639.25.
Loan on Bank Stock—Monument, $5,000.

East Cambridge Five Cents Savings Bank.—Public Funds—United States scrip, $33,000; Maine bonds, 2,500; Vermont do., 6,000.
Bank Stock owned—Lechmere, $3,876.65; Faneuil Hall, 1,090; Bank of the Republic, 2,320.63; Cambridge City, 2,316.05; Commerce, 2,072.50; Traders', 2,050; Newton, 1,040; Bunker Hill, 864; National, 1,020; Charles River, 2,428.75; Howard, 4,110; Merchants', 1,050; Webster, 1,552.50; Revere, 2,533.75; Blackstone, 2,891.

Lowell Five Cents Savings Bank.—Public Funds—United States scrip, $183,900; deposit in United States sub-treasury, 20,000.
Loan on Public Funds—$1,300 on United States bonds, 1,500.
Bank Stock owned—Atlas, $1,800; Commerce, 10,000; North America, 5,000; Republic, 15,000; Blackstone, 5,000; Continental, 5,000; Eliot, 5,000; Hide and Leather, 12,400; Howard, 4,700; Market, 400; National, 5,000; Revere, 10,000; Safety Fund, 9,100; Webster, 5,000; Prescott, 2,500; Merchants', Lowell, 2,500; Wamesit, 2,500.
Loans on Bank Stock—on 27 Appleton, $2,350; 22 Merchants', Lowell, 1,950; 33 Wamesit, 2,500; 61 Prescott, 44,400; 40 Railroad, 2,500.
Deposits in Banks bearing interest—Commerce, $5,650; Wamesit, 20,000.

Natick Five Cents Savings Bank.—Public Funds—United States bonds, $4,500; Massachusetts note, 2,000.
Bank Stock owned—First National, Boston, $518.75.
Loan to Town—Natick, $9,500.

	STONEHAM.	WEST CAMBRIDGE.	WOBURN.	WORCESTER.
	Stoneham Five Cents Savings Bank.	West Cambridge Five Cents Savings Bank.	Woburn Five Cents Savings Bank.	Worcester Five Cents Savings Bank.
Number of Depositors,	376	753	1,103	2,663
Amount of Deposits,	$28,099 15	$113,198 25	$82,459 68	$250,168 87
Public Funds,	9,500 00	63,169 23	36,883 80	89,000 00
Loans on public funds,	– –	– –	– –	1,800 00
Bank Stock,	– –	– –	9,801 00	71,200 00
Loans on bank stock,	– –	– –	600 00	– –
Deposits, in banks, bearing interest,	– –	195 47	– –	– –
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –
Loans on mortgage of real estate,	12,000 00	52,660 00	21,400 00	15,500 00
Loans to county, or town,	5,000 00	1,000 00	5,000 00	73,500 00
Loans on personal security,	1,565 00	– –	8,650 00	6,550 00
Cash on hand,	1,634 57	368 67	124 88	2,390 00

Rate and amount of ordinary Dividend for last year, ...	5 per cent. – –	5 per cent., $4,099 33	5 per cent. – –	5 per cent., $10,710 65
Average annual per cent. of Dividends ending at time of and including last extra, . .	– –	– –	– –	5 per cent.
Extra Dividend, when declared, . . .	– –	Every 5 years.	Every 3 years.	Every 5 years.
Annual Expenses of the institution, . .	$60 00	225 00	$350 00	673 50

Stoneham Five Cents Savings Bank.—Public Funds—United States bonds, $65,000; debt certificate, 3,000.
Loan to Town—Stoneham, $5,000.

West Cambridge Five Cents Savings Bank.—Public Funds—United States bonds and certificates, $63,169.23.
Deposit in Bank bearing interest—Hide and Leather, $195.47.
Loan to Town—West Cambridge, $1,000.

Woburn Five Cents Savings Bank.—Public Funds—Massachusetts bonds, $2,040; United States bonds and debt certificates, 34,843.80.
Bank Stock owned—Blackstone $3,046; Faneuil Hall, 1,635; Hide and Leather, 4,070; Webster, 1,050.
Loan on Bank Stock—Woburn, $600.

Worcester Five Cents Savings Bank.—Public Funds—United States bonds and certificates, $74,000; loan to Massachusetts, 12,000; Vermont bonds, 3,000.
Loan on Public Funds—$2,000 United States bonds, 1,800.
Bank Stock owned—City, Worcester, $7,700; Central, 7,000; Mechanics', Worcester, 2,500; Quinsigamond, 7,600; Worcester, 700; Millbury, 8,000; Northboro', 3,000; Leicester, 3,000; Grafton, 5,000; Commerce, 4,100; Eliot, 1,400; Hide and Leather, 4,500; Merchants', Boston, 5,000; First National, Boston, 6,700; Webster, 5,000.

	SPRINGFIELD.	SHELBURNE.	FOXBOROUGH.	ROXBURY.
	Springfield Five Cents Savings Bank.	Shelburne Falls Five Cents Savings Bank.	Foxborough Five Cents Savings Bank.	Eliot Five Cents Savings Bank.
Number of Depositors,	3,191	1,041	374	542
Amount of Deposits,	$381,619 09	$131,937 44	$34,530 74	$44,477 67
Public Funds,	185,000 00	50,900 00	7,500 00	32,000 00
Loans on public funds,	5,400 00	– –	– –	– –
Bank Stock,	35,632 75	6,065 00	4,100 00	500 00
Loans on bank stock,	– –	– –	– –	– –
Deposits, in banks, bearing interest,	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –
Loans on mortgage of real estate,	147,650 00	40,348 50	17,460 00	7,750 00
Loans to county, or town,	3,000 00	11,300 00	4,000 00	3,000 00
Loans on personal security,	8,300 00	20,515 00	1,650 00	– –
Cash on hand,	7,957 89	5,260 23	1,070 64	675 10

Rate and amount of ordinary Dividend for last year, ...	5 per cent., $15,468 51	5½ per cent., $5,292 28	5 per cent., $1,429 79	2 per cent., in October.*
Average annual per cent. of Dividends ending at time of and including last extra, . .	7 per cent.	– –	6 per cent.	– –
Extra Dividend, when declared, . . .	Every 3 years.	– –	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	1,015 59	441 80	100 00	– –

Springfield Five Cents Savings Bank.—Public Funds—United States bonds, $150,000; certificates, 35,000.

Loan on Public Funds—$5,000 United States certificate, 4,000; 1,100 do. bond, 1,000; 500 do. bond, 400.

Bank Stock owned—Agawam, $2,145; Chicopee. 3,480; Cabot, 1,010; City National, 5,600; Hampshire Manufacturers', 5,732; Hadley Falls, 1,575; John Hancock, 4,240; Lee, 2,100; Merchants' National, 1,618.75; Monson National, 1,000; Pynchon, 3,132; Second National, Springfield, 4,000.

Shelburne Falls Five Cents Savings Bank.—Public Funds—United States bonds, $44,800; treasury notes, 6,100.

Bank Stock owned—Shelburne Falls, $5,765; Conway, 300.

Foxborough Five Cents Savings Bank.—Public Funds—United States bonds, $7,500.

Bank Stock owned—10 Boylston, 10 Webster, 10 Hide and Leather, 4 Faneuil Hall and 10 Wrentham, $4,100.

Eliot Five Cents Savings Bank.—Public Funds—United States scrip, $26,000; Maine, 1,500; loan to Massachusetts, 4,500.

Bank Stock owned—People's, $500.

* Organized in April.

	FALL RIVER.	NEW BEDFORD.	PLYMOUTH.	HARWICH.
	Fall River Five Cents Savings Bank.	New Bedford Five Cents Savings Bank.	Plymouth Five Cents Savings Bank.	Cape Cod Five Cents Savings Bank.
Number of Depositors,	2,282	5,952	770	1,099
Amount of Deposits,	$236,996 69	$953,259 45	$65,661 04	$126,924 37
Public Funds,	106,000 00	613,440 00	35,910 09	29,700 00
Loans on public funds,	– –	42,850 00	285 00	3,000 00
Bank Stock,	108,602 45	56,900 00	12,851 46	8,755 75
Loans on bank stock,	– –	1,350 00	666 00	– –
Deposits, in banks, bearing interest,	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –
Loans on mortgage of real estate,	1,500 00	150,209 99	16,531 00	31,194 57
Loans to county, or town,	– –	13,360 00	– –	15,000 00
Loans on personal security,	32,850 00	111,839 92	2,429 00	41,131 85
Cash on hand,	1,722 92	3,588 86	320 84	2,259 11

Rate and amount of ordinary Dividend for last year, ...	6 per cent. – –	6 per cent., $51,622 07	5 per cent., $2,728 43*	6 per cent., $6,341 10
Average annual per cent. of Dividends ending at time of and including last extra, . .	– –	– –	– –	6 per cent.
Extra Dividend, when declared, . . .	– –	– –	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	$700 00	2,200 00	419 85	434 87

Fall River Five Cents Savings Bank.—Public Funds—United States scrip, $106,000.
Bank Stock owned—Atlantic, $1,303.25; Atlas, 2,095; Commerce, 1,032 50; Blackstone, 6,365; Broadway, 4,056.25; Eliot, 810; Exchange, 4,800; Hide and Leather, 5,262.50; Howard, 6,534 25; Maverick, 2,059.50; Boston National, 2,442; Revere, 5,000; First National, 5,045; Shawmut, 5,225; Webster, 3,095; Cambridge Market, 5,542.50; Malden, 9,886.05; Monument, 8,339.25; Tradesman's, 12,607.75; South Reading, 7,200; Oxford, 2,160; Metacomet, 4,391.65; Second National, Fall River, 2,450.

New Bedford Five Cents Savings Bank.—Public Funds—United States bonds, $613,440.
Loan on United States bonds—$42,850.
Bank Stock owned—5 shares First National, New Bedford; 16 Bedford Commercial; 210 Mechanics', New Bedford; 35 National, Fairhaven, (par value, $80;) 30 Worcester County; 100 Third National, Springfield; and 180 First National, Boston, $56,900.
Loan on Bank Stock—Rockland County Bank, $1,350.

Plymouth Five Cents Savings Bank.—Public Funds—United States bonds, notes, and debt certificates, $35,910.09.
Loan on United States bonds—$285.
Bank Stock owned—Atlas, $1,584.90; Merchants', Boston, 1,038.25; Webster, 1,035; Commerce, 1,029.13; Revere, 1,006.25; Republic, 1,000; City, Boston, 849; Shoe and Leather Dealers', 570.50; North, 505.38; Pawners', 200.80; Old Colony, 1,921; Plymouth, 1,111.25; Third National, Springfield, 1,000.
Loan on Bank Stock—11 Old Colony, $666.

Cape Cod Five Cents Savings Bank.—Public Funds—United States bonds, $29,700.
Loan to Town—Orleans, on its bond, $3,000.
Bank Stock owned—Cape Cod, $7,755.75; Shawmut, 1,000.

* Including taxes.

The Boston Penny Savings Bank having been in operation less than one year, — since April, — and its Report not being received in time to be conveniently included in the Abstract, its statement is here appended, to wit:—Number of Depositors, 1,716; Amount of Deposits, $46,471.91; Public Funds,—United States Certificates Indebtedness,—$43,688.47; Deposit in Bank, bearing interest, $811.14; Cash on hand, $1,126.32; Dividend, for three months, 4 per cent. per annum,—amount, $291.76; Expenses from April to November 1, $1,916.72.

AGGREGATES.

	1864. Ninety-seven Savings Banks.	1863. Ninety-five Savings Banks.
Number of Depositors, ...	291,616	272,219
Amount of Deposits, ...	$62,557,604 30	$56,883,828 55
Public Funds, ...	22,149,296 16	18,343,140 57
Loans on Public Funds, . . .	1,049,847 50	591,665 00
Bank Stock, ...	9,980,792 17	9,887,672 02
Loans on Bank Stock, ...	329,024 21	371,161 60
Deposits, in Banks, bearing interest, .	728,820 88	742,312 98
Loans on Railroad Stock, . . .	25,800 00	80,600 00
Invested in Real Estate, . . .	331,670 17	348,267 57
Loans on Mortgage of Real Estate, .	16,889,457 08	16,685,262 39
Loans to Counties and Towns, . .	5,967,998 80	4,970,985 88
Loans on Personal Security, . . .	6,157,979 05	4,514,722 97
Cash on hand, ...	823,971 39	936,895 67
Average rate and aggregate amount of ordinary Dividends for last year, .	$4\frac{14}{100}$ per cent.* 2,258,495 56	$4\frac{90}{100}$ per cent.† 2,087,115 32
Annual Expenses of the Institutions, .	184,739 77	140,713 22

* Calculated on the returns of 80 Banks,—the Provident Institution in Salisbury, the Marlborough, Fitchburg, Milford, Westfield, Canton, Roxbury, Attleborough, New Bedford, Wareham, Barnstable, Salem Five Cents, Stoneham, Woburn, Eliot, and Fall River Banks, give the rate but not the *amount* of their Dividends. The Eliot and North Easton commenced business during the year.

† Calculated on the returns of 82 Banks,—the Suffolk, Salem Five Cents, Stoneham, Woburn, Milford, Ware, Foxborough, Randolph, Attleborough, Barnstable, and Nantucket Banks, giving the rate but not the *amount* of their Dividends. The South Boston and Wellfleet commenced business during the year.

INDEX.

LOCATIONS OF BANKS AND SAVING INSTITUTIONS.

BANKS.

	Page.
Abington,	60
Adams,	48–50
Andover,	16
Athol,	38
Attleborough,	54
Beverly,	16
Blackstone,	38
Boston,	4–14, 69
Brighton,	28
Cambridge,	28–30, 69
Canton,	52
Charlestown,	30
Chelsea,	16
Chicopee,	46
Concord,	32
Conway,	44
Danvers,	18
Dedham,	52
Dorchester,	52
Edgartown,	64
Fairhaven,	69
Fall River,	56, 69
Falmouth,	62
Fitchburg,	38
Framingham,	32
Gloucester,	18
Grafton,	38
Great Barrington,	50
Greenfield,	44, 69
Harwich,	62
Haverhill,	20, 69
Hingham,	60
Holyoke,	46
Holliston,	32
Hopkinton,	32
Lancaster,	40
Lawrence,	20
Lee,	50
Leicester,	40
Lowell,	32–34, 69
Lynn,	20–22
Malden,	34
Marblehead,	22
Methuen,	22
Milford,	40
Millbury,	40
Monson,	69
Nantucket,	64
New Bedford,	58, 69
Newburyport,	24
Newton,	36
Northampton,	44, 69
Northborough,	40
North Bridgewater,	60
Oxford,	42
Pittsfield,	50
Plymouth,	60–62
Provincetown,	64
Quincy,	52, 69
Randolph,	54
Rockport,	24
Roxbury,	54
Salem,	24–26, 69
Salisbury,	28
Shelburne,	46
South Boston,	16
Southbridge,	42
South Danvers,	18
South Reading,	36
Springfield,	46–48, 69
Stockbridge,	52
Taunton,	58–60
Townsend,	36
Uxbridge,	42
Waltham,	36
Ware,	44
Wareham,	62
Westfield,	48
Weymouth,	69
Woburn,	36
Worcester,	42–44, 69
Wrentham,	54
Yarmouth,	64

SAVINGS INSTITUTIONS.

	Page.
Abington,	98
Adams,	92
Andover,	76
Attleborough,	96
Barnstable,	102
Boston,	74
Cambridge,	80
Canton,	92
Charlestown,	80
Chelsea,	76
Chicopee,	90
Clinton,	84
Cohasset,	94
Concord,	80
Danvers,	76
Dedham,	94
Dorchester,	94
Easton,	98
Fairhaven,	96
Fall River,	96–98
Fitchburg,	84
Framingham,	82
Gloucester,	76
Greenfield,	92
Haverhill,	76
Hingham,	100
Holyoke,	90
Lancaster,	86
Lawrence,	78
Lee,	92
Lowell,	82
Lynn,	78
Malden,	82
Marlborough,	84
Milford,	86
Millbury,	86
Nantucket,	102
New Bedford,	98
Newburyport,	78
Newton,	84
Northampton,	88
North Bridgewater,	100
North Brookfield,	86
Pittsfield,	92
Plymouth,	100
Provincetown,	102
Quincy,	94
Randolph,	94
Rockport,	78
Roxbury,	96
Salem,	78
Salisbury,	80
Scituate,	100
Southbridge,	86
South Scituate,	100
Springfield,	90
Taunton,	98
Waltham,	84
Ware,	88
Wareham,	102
Wellfleet,	102
Westfield,	90
Weymouth,	96
Winchendon,	88
Worcester,	88

FIVE CENTS SAVINGS BANKS.

	Page.
Boston,	104
Brighton,	106
Charlestown,	106
Cambridge,	106
Fall River,	112
Foxborough,	110
Harwich,	112
Lowell,	106
Lynn,	104
New Bedford,	112
Natick,	106
Newburyport,	104
Plymouth,	112
Roxbury,	110
Salem,	104
Shelburne,	110
South Danvers,	104
Springfield,	110
Stoneham,	108
West Cambridge,	108
Woburn,	108
Worcester,	108
Boston Penny Savings Bank,	113

PUBLIC DOCUMENT..... .....No. 9.

ABSTRACTS OF RETURNS

FROM THE

SAVINGS INSTITUTIONS

IN

MASSACHUSETTS,

AND FROM CERTAIN

BANKS OF ISSUE

NOT CERTIFIED AS UNDER U. S. LAWS.

OCTOBER, 1865.

PREPARED FROM ATTESTED REPORTS,

BY THE SECRETARY OF THE COMMONWEALTH.

BOSTON:
WRIGHT & POTTER, STATE PRINTERS,
No. 4 Spring Lane.
1866.

Commonwealth of Massachusetts.

SECRETARY'S DEPARTMENT, BOSTON, January 5, 1866.

To the Honorable, the Senate and the House of Representatives:

I have the honor to submit, for the information of the Legislature, in compliance with General Statutes, an Abstract of the Annual Returns of the several Savings Institutions in the Commonwealth, and of certain Banks of issue remaining under Legislative charters,—exhibiting their condition, respectively, on Saturday, the twenty-eighth day of October, 1865, in answer to requisition issued by his Excellency the Governor on the tenth day of November.

Very respectfully,

OLIVER WARNER,
Secretary of the Commonwealth.

CONDITION

OF THE

SAVINGS INSTITUTIONS,

ON THE

LAST SATURDAY OF OCTOBER,

1865.

	BOSTON.				
	Franklin Savings Bank.	Provident Institution for Savings.	Suffolk Savings Bank.	Union Institution for Savings.	East Boston Savings Bank.
Number of Depositors,	2,057	31,438	12,553	706	3,006
Amount of Deposits,	$452,873 51	$7,874,395 76	$3,752,014 74	$122,822 36	$227,993 98
Public Funds,	280,000 00	2,269,095 90	1,846,600 00	63,700 00	87,000 00
Loans on public funds,	25,000 00	133,000 00	55,000 00	5,000 00	– –
Bank Stock,	68,025 21	1,093,200 00	393,525 00	– –	50,047 70
Loans on bank stock,	– –	38,500 00	10,000 00	– –	6,300 00
Deposits in banks, bearing interest,	19,052 66	– –	– –	6,063 93	10,000 00
Loans on railroad stock,	– –	1,276 00	90,000 00	– –	– –
Invested in real estate,	– –	50,750 00	100,000 00	– –	– –
Loans on mortgage of real estate,	92,650 00	1,929,566 66	901,250 00	46,650 00	75,508 75
Loans to county or town,	– –	850,800 00	– –	– –	9,000 00
Loans on personal security,	2,000 00	2,140,500 00	624,000 00	– –	3,090 00
Cash on hand,	118 59	111,275 65	79,028 88	7,424 80	653 45

Rate and amount of ordinary Dividend for last year,	4 per cent., $13,786 15	4 per cent., $294,925 25	4 per cent., $145,288 82	6 per ct., 3 mos., $728 13	5 per cent. - -
Average annual per cent. of Dividends, ending at time of and including last extra,	7 per cent.	7 per cent.	7 per cent.	Organized 1865.	6 per cent.
Extra Dividend, how often declared,	Every 3 years.	Every 5 years.	Every 5 years.	- -	Every 5 years.
Annual Expenses of the institution,	$2,500 00	$26,394 50	$15,171 38	In operation less than one year.	$1,100 00

Franklin Savings Bank.—Public Funds—United States scrip, $280,000.
Loans on Public Funds—Massachusetts scrip, $5,000; City of Boston, 20,000.
Bank Stock owned*—Continental, $24,417.75; Webster, 2,905.75; Revere, 13,519.88; New England, 4,170; Atlas, 3,727; Second National, Boston, 3,484.33; North, 10,800.50; Third National, Springfield, 5,000.
Deposit in Bank bearing interest—Continental, $19,052.66.
*In enumerating the Bank Stock owned, and upon which loans have been made, the word "National" is not repeated in the titles of the corporations, save in cases where the corporate name consists only of that word coupled with a numeral.

Provident Institution for Savings.—Public Funds—United States scrip, $1,263,125.09; Massachusetts, 420,970.81; Rhode Island, 455,000; Vermont, 50,000; Maine, 80,000.
Loans on Public Funds—United States securities, $133,000.
Bank Stock owned—Atlantic, $21,500; Atlas, 45,000; Boston, 35,000; City, 31,500; Continental, 33,400; Columbian, 42,800; Eagle, 45,000; Globe, 31,500; Hamilton, 33,700; Hide and Leather, 22,500; Massachusetts, 22,500; Merchants', 75,000; Market, 52,000; New England, 23,900; North, 36,000; Revere, 20,000; State, 43,900; Suffolk, 45,000; Shoe and Leather, 50,000; Second National, 40,000; Tremont, 90,000; Union, 31,200; Washington, 33,700; Webster, 188,100.
Loans on Bank Stock—147 shares North, 100 Tremont and 50 Dedham, $26,500; 98 Merchants', and 40 Columbian, $12,000.
Railroad Stock held in forfeiture—22 shares Cheshire, taken in liquidation of a debt, $1,276.

Suffolk Savings Bank.—Public Funds—City of Boston scrip, $130,000; Roxbury, 13,000; Massachusetts, 172,100; Maine, 50,000; New Hampshire, 10,000; Rhode Island, 210,000; Massachusetts Loan, 50,000; Lynn do., 50,000; Boston do., 25,000; United States scrip, 1,136,500.
Loan on Public Funds—Massachusetts bonds, $20,000; United States scrip, 35,000.
Bank Stock owned—Market, $15,000; Atlas, 41,600; Washington, 15,000; Hamilton, 15,000; State, 11,700; Shoe and Leather, 10,000; Revere, 20,000; Bay State, 13,125; Shawmut, 10,000; City, 15,000; Bank of Commerce, 20,000; Hide and Leather, 10,000; Union, 10,000; Merchants, 53,200; Columbian, 49,200; Massachusetts, 5,000; Webster, 37,500; Railroad, 5,000; New England, 1,100; Eagle, 36,100.
Loan on Bank Stock—117 shares North, $10,000.
Loans on Railroad Stock—500 shares Philadelphia and Wilmington, and 250 Old Colony and Newport, with principal and two sureties, $50,000; 50,000 Chicago, Iowa and Nebraska, 40,000.

Union Institution for Savings—Public Funds—United States scrip, $59,700; Massachusetts, 4,000.
Loan on Public Funds—United States scrip, $5,000.
Deposit in Bank bearing interest—Commerce, $6,063.93.

East Boston Savings Bank.—Public Funds—United States scrip, $87,000.
Bank Stock owned—Merchants', $2,071,87; Webster, 3,000; National, 2,500; Maverick, 10,000; Howard, 4,565; Traders', 2,027.50; North, 3,650; Eagle, 2,733.33; Granite, 2,375; Exchange, 230; North America, 6,600; Commerce, 5.145; Republic, 5,150.
Loans on Bank Stock—Shoe and Leather, $5,000; Blackstone, 800; Maverick, 500.
Deposits in Bank bearing interest—Hide and Leather, $10,000.

	BOSTON.	CHELSEA.	ANDOVER.	DANVERS.	GLOUCESTER.
	South Boston Savings Bank.	Chelsea Savings Bank.	Andover Savings Bank.	Danvers Savings Bank.	Cape Ann Savings Bank.
Number of Depositors,	530	1,927	1,595	1,698	1,502
Amount of Deposits,	$45,286 35	$202,571 28	$357,728 59	$345,717 64	$309,407 81
Public Funds,	21,700 00	43,200 00	179,500 00	164,200 00	130,000 00
Loans on public funds,	– –	– –	1,400 00	38 00	– –
Bank Stock,	– –	26,504 60	70,500 00	72,500 00	81,994 66
Loans on bank stock,	– –	– –	– –	3,485 00	– –
Deposits in banks, bearing interest,	– –	– –	3,000 00	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	22,402 00	91,685 00	130,316 20	78,887 00	48,300 00
Loans to county or town,	– –	42,000 00	16,000 00	8,500 00	67,500 00
Loans on personal security,	– –	1,000 00	11,560 00	14,085 21	700 00
Cash on hand,	2,019 01	1,088 88	2,337 09	4,022 43	– –

Rate and amount of ordinary Dividend for last year, ...	4 per cent., $1,117 02	5 per cent., $9,120 45	4 per cent., $13,785 11	5½ per cent., $17,692 63	5 per cent. – –
Average annual per cent. of Dividends, ending at time of and including last extra, . .	– –	7 per cent.	6 per cent.	6 6/10 per cent.	7 per cent.
Extra Dividend, how often declared, . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	$425 00	$3,571 05	$875 00	$800 00	$1,138 40

South Boston Savings Bank.—Public Funds—United States scrip, $21,700.

Chelsea Savings Bank.—Public Funds—United States scrip, $43,200.
Bank Stock owned—First National, Chelsea, $5,870; North, 1,114.50; Howard, 1,925; Eliot, 2,050; Bank of Commerce, 1,022.50; Exchange, 3,022.35; North America, 1,037.50; Boylston, 2,887; Atlas, 3,010; Suffolk, 1,450; Eagle, 3,115.75.

Andover Savings Bank.—Public Funds—United States scrip, $159,500; New Hampshire, 20,000.
Loan on Public Funds—United States bonds, $1,400.
Bank Stock owned—Blackstone, $8,000; Webster, 5,000; Merchants', 2,500; Revere, 15,000; First National, 2,500; Republic, 15,000; Bay State, 7,500; Andover, 15,000.
Deposit in Bank bearing interest—Andover, $3,000.

Danvers Savings Bank.—Public Funds—United States scrip, $164,200.
Loan on Public Funds—United States bonds, $38.00.
Bank Stock owned—Revere, $10,000; Howard, 5,100; Commerce, 8,000; Exchange, 8,000; Asiatic, 18,000; Naumkeag 500; Warren, 5,600; Tremont, 2,000; Washington, 2,500; Rockport, 1,000; First National, Salem, 700; First National, Danvers, 11,100.
Loan on Bank Stock—51 shares First National, Danvers, $3,485.

Cape Ann Savings Bank.—Public Funds—United States scrip, $130,000.
Bank Stock owned—Gloucester, $10,698.50; Tremont, 5,871.16; First National, Danvers, 3,375; Exchange, Boston, 4,185.70; First National, Boston, 5,030; Commerce, 8,115.25; Merchants', 511.25; Atlas, 1,248; Webster, 512.50; Republic, 5,020; Rockport, 5,706; Shawmut, 3,972.88; Blackstone, 6,706.25; Globe, 1,100; Freeman's, 1,720; Howard, 2,300; Boston, 3,560.50; Atlantic, 4,260; Eagle, 2,760.17; Cape Ann, 7,042.50; Mutual Redemption, 3,399.

	HAVERHILL.	LAWRENCE.	LYNN.	NEWBURYPORT.	ROCKPORT.
	Haverhill Savings Bank.	Essex Savings Bank.	Lynn Institution for Savings.	Institution for Savings in Newburyport and vicinity.	Rockport Savings Bank.
Number of Depositors,	4,572	2,865	2,026	6,419	561
Amount of Deposits,	$993,246 96	$528,037 23	$398,526 44	$1,737,335 73	$66,585 19*
Public Funds,	281,000 00	278,000 00	82,000 00	309,940 00	14,950 00
Loans on public funds,	500 00	– –	4,100 00	4,000 00	3,764 00
Bank Stock,	264,300 00	154,050 00	46,500 00	769,000 00	25,450 00
Loans on bank stock,	9,250 00	2,525 00	5,150 00	200 00	1,430 00
Deposits in banks, bearing interest,	– –	– –	– –	60,210 23	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	28,000 00	– –
Loans on mortgage of real estate,	426,850 00	62,590 00	136,393 00	285,423 97	17,523 84
Loans to county or town,	20,000 00	60,000 00	111,200 00	272,614 00	– –
Loans on personal security,	1,000 00	28,600 00	17,350 00	26,823 05	– –
Cash on hand,	19,826 80	8,040 37	14,500 78	1,957 54	3,467 35

Rate and amount of ordinary Dividend for last year, ...	5 per cent., $47,866 87	4 per cent., $18,056 36	– – $18,054 54	7 per cent., $113,100 84	5 per cent., $2,853 56
Average annual per cent. of Dividends, ending at time of and including last extra, . .	$6\frac{3}{4}$ per cent.	$6\frac{8}{10}$ per cent.	6 per cent.	8 per cent.	$6\frac{3}{5}$ per cent.
Extra Dividend, how often declared, . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	$1,733 67	$7,492 78†	$1,242 76	$3,300 00	$100 00

Haverhill Savings Bank.—Public Funds—United States scrip, $281,000.
Loan on Public Funds—Town of Haverhill bonds, $500.
Bank Stock owned—Haverhill, $24,000; Merrimack, 19,600; Essex, 16,700; First National, 5,000; Andover, 3,200; Bay State, 1,500; Malden, 10,000; North America, 26,700; National, 20,000; Republic, 15,000; Exchange, 14,000; Blackstone, 13,300; North, 11,600; Howard, 11,200; Atlas, 10,000; Maverick, 10,000; Shawmut, 10,000; Traders', 10,000; Webster, 10,000; Faneuil Hall, 8,000; Safety Fund, 5,000; Columbian, 4,000; Eagle, 4,000; Shoe and Leather Dealers', 800; State, 700.
Loans on Bank Stock—Essex, $2,200; Haverhill, 1,950; Merrimack, 600; Mechanics', Boston, 4,500.

Essex Savings Bank.—Public Funds—United States scrip, $268,000; State of Maine, 10,000.
Bank Stock owned—Bay State, $19,500; Webster, 15,000; Suffolk, 9,000; Shawmut, 2,000; Merchants', 10,000; First National, 10,000; Union, 1,000; Atlas, 6,500; Maverick, 3,100; Hide and Leather, 5,000; Revere, 15,000; Tremont, 9,700; Howard, 12,000; Massachusetts, 1,250; Republic, 15,000; North America, 10,000; Commerce, 10,000.
Loans on Bank Stock—Bay State, $2,525.

Lynn Institution for Savings.—Public Funds—United States scrip, $72,000; Massachusetts, 10,000.
Loans on Public Funds—United States bonds, $2,600; City of Lynn, do., 1,500.
Bank Stock owned—First National, Lynn, $10,000; City, Lynn, 5,000; Central, 5,000; Columbian, 5,000; New England, 5,000; Hide and Leather, 5,000; Suffolk, 7,500; Shoe and Leather, 2,000; Exchange, Boston, 2,000.
Loans on Bank Stock—First National, Lynn, $1,400; Central, 400; City, Lynn, 2,450; Exchange, Boston, 900.

Institution for Savings in Newburyport and Vicinity.—Public Funds—United States scrip, $157,000; Massachusetts, 13,440; Maine, 108,000; Connecticut, 9,000; Rhode Island, 22,500.
Loan on United States bonds, $4,000;
Bank Stock owned—Atlas, $47,000; Atlantic, 12,200; Blackstone, 3,100; Boston, 12,000; City, 10,800; Columbian, 25,000; Commerce, 29,400; Eagle, 26,620; Eliot, 2,400; Exchange, 11,000; Faneuil Hall, 26,400; Freeman's, 14,850; Globe, 9,130; Second National, 34,500; Hamilton, 15,000; Hide and Leather, 10,500; Howard, 20,000; Market, 50,800; Massachusetts, 9,075; Maverick, 16,300; Merchants', 15,750; New England, 10,500; North, 19,000; North America, 6,000; Revere, 22,000; First National, 11,000; Shawmut, 15,000; Shoe and Leather, 46,000; State, 7,210; Suffolk, 23,625; Traders', 24,100; Tremont, 45,000; Union, 22,880; Washington, 37,065; Webster, 20,000; Mechanics', Newburyport, 21,500; Merchants', 24,520; Ocean, 5,775; Gloucester, 6,000.
Loan on Bank Stock—7 shares Mechanics' National, Newburyport, $200.
Deposit in Bank bearing interest—First National, Newburyport, $60,210.23.

Rockport Savings Bank.—Public Funds—United States scrip, $14,950.
Loan on United States bonds, $3,764.
Bank Stock owned—Howard, $2,000; Tremont, 1,600; Boston, 1,500; Blackstone, 2,100; Hide and Leather, 1,000; Republic, 3,000; Webster, 1,000; Revere, 1,000; Commerce, 1,500; North America, 1,000; Second National, Boston, 600; First National, Gloucester, 500; First National, Danvers, 750; Cape Ann, 3,300; Rockport, 3,700; Gloucester, 400.
Loans on Bank Stock—Rockport, $1,070; Gloucester, 360.

* Including $4,146.81 "surplus."

† Including State and U. S. Taxes.

	SALEM.	SALISBURY.	CAMBRIDGE.		CHARLESTOWN.
	Salem Savings Bank.	Provident Institution for Savings in Salisbury and Amesbury.	Savings Institution in Cambridge.	Cambridgeport Savings Bank.	Warren Institution for Savings.
Number of Depositors,	11,011	2,357	2,166	1,055	5,679
Amount of Deposits,	$2,593,006 08*	$183,876 90	$199,853 86	$204,010 93	$1,482,092 78
Public Funds,	955,173 85	178,000 00	104,601 64	93,908 41	471,000 00
Loans on public funds,	– –	3,400 00	– –	– –	– –
Bank Stock,	270,277 80	108,025 00	2,526 00	17,095 33	53,700 00
Loans on bank stock,	20,000 00	150 00	2,000 00	300 00	– –
Deposits in banks, bearing interest,	40,000 00	5,500 00	– –	– –	– –
Loans on railroad stock,	1,000 00	150 00	– –	– –	– –
Invested in real estate,	– –	2,500 00	– –	– –	60,000 00
Loans on mortgage of real estate,	316,187 23	49,976 00	359,388 00	65,500 00	688,650 00
Loans to county or town,	605,075 48	66,100 00	– –	22,192 00	261,095 00
Loans on personal security,	389,400 00	63,425 00	27,750 00	– –	4,000 00
Cash on hand,	16,891 72	17,093 02	3,588 22	– –	17,715 37

Rate and amount of ordinary Dividend for last year, ...	5 per cent., $119,094 76	8 per cent., $34,398 56	5 per cent., $24,054 42	4 per cent., $6,956 96	4 per cent., $62,830 83
Average annual per cent. of Dividends, ending at time of and including last extra, . .	$6\frac{1}{2}$ per cent.	$7\frac{3}{10}$ per cent.	$7\frac{1}{8}$ per cent.	$7\frac{1}{2}$ per cent.	6 per cent.
Extra Dividend, how often declared, . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	$5,726 47	$857 25	$1,275 00	$525 00	$5,878 35

Salem Savings Bank.—Public Funds—United States scrip, $955,173.85.
Bank Stock owned—Asiatic, $10,341; Exchange, Salem, 4,733.33; First National, Salem, 4,800; Salem, 3,420; Merchants', Salem, 41,083 47; Beverly, 700; Marblehead, 1,700; City, Boston, 10,500; Commerce, 60,000; Columbian, 28,000; Tremont, 20,000; Hide and Leather, 15,000; Revere, 30,000; North, 20,000; First National, Boston, 20,000.
Loans on Bank Stock—Marblehead, $5,000; Laighton, 14,000; Salem, 1,000.
Deposit in Bank bearing interest—Merchants', Salem, $40,000.
Loan on Railroad Stock—Eastern, $1,000.

Provident Institution for Savings in Salisbury and Amesbury.—Public Funds—United States scrip, $110,000; Massachusetts, 9,000; Maine, 15,000; New Hampshire, 4,000; Vermont, 5,000; Chelsea, 25,000; Boston, 5,000; Roxbury, 5,000.
Loan on United States scrip, $3,400.
Bank Stock owned—Eliot, $4,200; Atlantic, 2,200; Webster, 4,000; Maverick, 2,000; New England, 1,500; Hide and Leather, 5,000; Columbian, 3,500; Union, 2,500; Tremont, 4,900; Boston, 2,150; Globe, 2,500; Shoe and Leather, 2,500; Howard, 3,000; Eagle, 3,500; Merchants', Boston, 3,500; Second National, Boston, 1,200; Shawmut, 3,700; Faneuil Hall, 2,600; Suffolk, 5,700; Commerce, 4,000; State, 3,500; City, Boston, 1,000; Blackstone, Boston, 4,000; Boylston, 2,500; Exchange, Boston, 5,000; Traders', 1,800; Revere, 5,000; Republic 2,000; First National, Boston, 1,500; Atlas, 5,000; Railroad, 4,200; Bay State, 3,375; Powow River, 5,000.
Loan on Bank Stock—Powow River, $150.
Deposit in Bank bearing interest—Powow River, $5,500.
Loan on Railroad Stock—Boston and Maine, $150.

Savings Institution in Cambridge.—Public Funds—United States scrip, $103,001.64; Cambridge, 1,600.
Bank Stock owned—Charles River, $2,526.
Loan on Bank Stock—New England, $2,000.

Cambridgeport Savings Bank.—Public Funds—United States scrip, $93,908.41.
Bank Stock owned—Cambridgeport, $4,175; Eliot, 3,995.33; Webster, 2,525; City, Cambridge, 1,400; First National, Cambridge, 5,000.
Loan on Bank Stock—Blackstone, Boston, $300.
Due to Cambridgeport Bank, $14.78.

Warren Institution for Savings.—Public Funds—United States scrip, $436,000; Massachusetts, 5,000; Connecticut, 10,000; Maine, 20,000.
Bank Stock owned—Bunker Hill, $19,000; City, 2,000; Eagle, 6,800; Market, 3,500; Shoe and Leather, 4,900; State, 2,000; Hide and Leather, 10,000; Massachusetts, 5,500.

* Including $126,596.13 "surplus."

	CONCORD.	FRAMINGHAM.	LOWELL.	
	Middlesex Institution for Savings.	Framingham Savings Bank.	City Institution for Savings.	Lowell Institution for Savings.
Number of Depositors,	2,719	1,530	5,527	4,259
Amount of Deposits,	$605,024 21	$359,835 74	$1,528,932 68*	$1,088,705 26
Public Funds,	40,000 00	100,000 00	230,322 50	538,000 00
Loans on public funds,	– –	15,850 00	– –	– –
Bank Stock,	222,500 00	91,800 00	285,725 00	103,400 00
Loans on bank stock,	– –	850 00	8,800 00	3,000 00
Deposits in banks, bearing interest,	– –	– –	59,000 00	91,000 00
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	1,500 00	– –	20,334 06
Loans on mortgage of real estate,	288,071 30	112,903 00	356,500 00	35,589 43
Loans to county or town,	36,703 00	23,525 00	475,800 00	297,025 00
Loans on personal security,	11,775 03	6,029 26	110,400 00	– –
Cash on hand,	18,316 99	6,778 29	2,385 18	356 77

Rate and amount of ordinary Dividend for last year,	4 per cent., $30,516 59	5 per cent., $16,467 99	$4\frac{1}{2}$ per cent., $64,646 72	4 per cent., $42,798 93
Average annual per cent. of Dividends, ending at time of and including last extra,	$7\frac{75}{100}$ per cent.	$6\frac{67}{100}$ per cent.	$6\frac{85}{100}$ per cent.	$8\frac{339}{1000}$ per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$2,303 98	$1,000 00	$4,104 58	$3,100 00

Middlesex Institution for Savings.—Public Funds—United States scrip, $40,000.
Bank Stock owned—Webster, $15,000; Columbian, 6,700; Commerce, 15,000; Eagle, 15,000; Faneuil Hall, 10,000; Merchants', Boston, 15,000; Revere, 15,000; State, 11,100; Traders', 2,500; Blackstone, Boston, 6,700; Boston, 10,000; City, Boston, 10,000; Hamilton, 2,100; Eliot, 16,700; First National, Boston, 2,800; Hide and Leather, 4,800; Howard, 15,000; North America, 10,000; Second National, Boston, 2,700; Shawmut, 5,000; Shoe and Leather, 10,000; Tremont, 10,000; Lowell, 900; Concord, 10,000; Framingham, 500.

Framingham Savings Bank.—Public Funds—United States scrip, $100,000.
Loans on Public Funds—United States scrip, $15,850.
Bank Stock owned—Commerce, $15,800; Eliot, 8,900; Framingham, 2,000; First National Framingham, 16,500; Second National, Framingham, 2,200; Howard, 10,000; Hide and Leather, 12,000; Maverick, 4,900; Mt. Vernon, 8,500; Boston, 2,500; Republic, 6,000; Traders', 1,000; Webster, 1,500.
Loan on $1,000 Framingham Bank stock, $850.

City Institution for Savings, Lowell.—Public Funds—United States scrip, $205,322.50; Maine, 25,000.
Bank Stock owned—Appleton, $30,000; Prescott, 20,000; Wamesit, 10,000; Railroad, 1,050; Webster, 10,500; Eliot, 8,300; Blackstone, 17,000; Exchange, 5,000; Boylston, 4,000; Shawmut, 4,500; Tremont, 15,200; Hide and Leather, 5,000; Howard. 1,000; Atlas, 12,000; Revere, 25,000; First National, Boston, 25,000; Second National, Boston, 14,400; Bunker Hill, 2,700; Pemberton, 5,000; Bay State, 1,875; Boston, 13,500; Republic, 19,000; Commerce, 16,500; North America, 19,200.
Loan on Bank Stock—94 shares Appleton, $8,000; 20 shares Pemberton, 800.
Deposits in Banks bearing interest—Appleton, $33,000; Wamesit, 20,000; Merchants', Lowell, 6,000.

Lowell Institution for Savings.—Public Funds—United States scrip, $538,000.
Bank Stock owned—Eagle, $53,600; Lowell, 16,300; Traders', 14,000; Bunker Hill, 8,700; Railroad, 6,300; Boston, 4,500.
Loan on Bank Stock—First National, Lowell, $3,000.
Deposits in Banks bearing interest—Traders', $30,000; Lowell, 30,000; Wamesit, 30,000; Merchants', Lowell, 1,000.

* Including profits on hand.

	LOWELL.	MALDEN.	MARLBOROUGH.	NEWTON.	WALTHAM.
	Mechanics' Savings Bank.	Malden Savings Bank.	Marlborough Savings Bank.	Institution for Savings in Newton.	Waltham Savings Bank.
Number of Depositors,	1,062	306	365	436	1,450
Amount of Deposits,	$281,466 63	$40,475 92	$33,945 35	$53,545 34	$182,095 86
Public Funds,	170,000 00	11,500 00	15,000 00	7,500 00	10,000 00
Loans on public funds,	1,000 00	– –	– –	– –	– –
Bank Stock,	61,400 00	1,105 00	13,600 00	4,805 00	16,992 00
Loans on bank stock,	4,000 00	– –	– –	– –	– –
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	19,365 00	17,640 00	4,400 00	34,732 55	132,562 80
Loans to county or town,	35,000 00	8,500 00	5,000 00	3,125 00	16,950 00
Loans on personal security,	1,950 00	– –	– –	2,500 00	25,906 00
Cash on hand,	5,853 15	2,043 87	438 51	2,812 31	1,441 15

Rate and amount of ordinary Dividend for last year, ...	5 per cent., $10,246 91	$5\frac{1}{2}$ per cent., $1,778 80	5 per cent., $1,437 38	5 per cent., $2,308 82	4 per cent., $7,932 96
Average annual per cent. of Dividends, ending at time of and including last extra, . .	8 per cent.	6 per cent.	$4\frac{1}{2}$ per cent.	$5\frac{1}{20}$ per cent.	$6\frac{1}{3}$ per cent.
Extra Dividend, how often declared, . .	Every 3 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual expenses of the institution, . .	$700 00	$200 00	$150 00	$125 00	$750 00

Mechanics Savings Bank, Lowell.—Public Funds—United States scrip, $160,000; Vermont, 10,000.
Loan on Public Funds—United States bonds, $1,000.
Bank Stock owned—Malden, $6,800; Atlas, 6,200; Commerce, 6,000; Blackstone, Boston, 6,600; Republic, 5,500; Webster, 5,000; Mechanics', Boston, 5,000; Revere, 3,200; North America, 3,700; Eliot, 2,500; Maverick, 2,400; Merchants', Boston, 1,500; Hide and Leather, 1,300; Mt. Vernon, 1,000; City, Boston, 900; Howard, 1,000; First National, Boston, 800; Merchants', Lowell, 2,000.
Loans on Bank Stock—26 shares Appleton and 20 First National, Lowell, $4,000.

Malden Savings Banks.—Public Funds—United States scrip, $11,500.
Bank Stock owned—First National, Malden, $1,105.
Loan to the Town of Malden, $8,500.

Marlborough Savings Bank.—Public Funds—United States scrip, $15,000.
Bank Stock owned—First National, Marlborough, $13,600.

Institution for Savings in the Town of Newton.—Public Funds—United States scrip, $7,500.
Bank Stock owned—Newton, $1,100; Revere, 2,000; First National, Cambridge, 1,000; Brighton, 480; Waltham, 225.
Loans—To town of Newton, $1,000; Wayland, 2,125.

Waltham Savings Bank.—Public Funds—United States scrip, $10,000.
Bank Stock owned—Revere, $5,000; Newton, 500; Mt. Vernon, 5,000; Waltham, 3,992; Third National, Boston, 2,500.

	CLINTON.	FITCHBURG.	LANCASTER.	MILFORD.	MILLBURY.
	Clinton Savings Bank.	Fitchburg Savings Bank.	Lancaster Savings Bank.	Milford Savings Bank.	Millbury Savings Bank.
Number of Depositors,	729	4,198	1,485	1,058	432
Amount of Deposits,	$130,171 93	$913,281 77	$348,129 54	$166,430 28	$86,258 72
Public Funds,	42,600 00	182,025 00	147,940 00	48,000 00	29,000 00
Loans on public funds,	2,160 00	21,200 00	– –	8,400 00	– –
Bank Stock,	20,000 00	161,100 00	46,300 00	17,700 00	17,500 00
Loans on bank stock,	1,850 00	1,000 00	2,360 00	7,734 00	– –
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	20,000 00	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	16,160 00	303,885 17	94,030 00	34,316 00	19,375 00
Loans to county or town,	28,000 00	175,600 00	3,100 00	41,500 00	20,000 00
Loans on personal security,	20,775 00	104,285 40	21,691 67	7,500 00	2,050 00
Cash on hand,	5,673 89	7,622 09	36,060 01	6,212 68	1,882 69

Rate and amount of ordinary Dividend for last year, ...	5 per cent., $5,690 11	4½ per cent., $39,888 50	5 per cent., $16,787 12	5 per cent. - -	5 per cent., $1,256 75
Average annual per cent. of Dividends, ending at time of and including last extra, . .	7 per cent.	6¼ per cent.	7½ per cent.	6½ per cent.	6 per cent.
Extra Dividend, how often declared, . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	$550 00	$1,800 00	$4,027 05	$700 00	$400 00

Clinton Savings Bank.—Public Funds—United States scrip, $42,600.
Loan on Public Funds—United States scrip, $2,160.
Bank Stock owned—First National, Clinton, $20,000.
Loan on Bank Stock—First National, Clinton, $1,850.

Fitchburg Savings Bank.—Public Funds—United States scrip, $155,425; Vermont, 15,000; New Hampshire, 11,000; Massachusetts, 600.
Loans on Public Funds—United States scrip, $21,200.
Bank Stock owned—Fitchburg, $12,500; Rollstone, 10,000; Townsend, 500; Webster, 10,000; Revere, 10,000; North, 11,600; Howard, 11,300; Merchants', 18,800; Atlas, 15,200; First National, 16,600; North America, 6,600; Boston, 10,000; Commerce, 15,000, City, Worcester, 10,000; Quinsigamond, 3,000.
Loan on Bank Stock—28 shares, Fitchburg, $1,000.

Lancaster Savings Bank.—Public Funds—United States scrip, $147,940.
Bank Stock owned—Webster $5,000; Eliot, 8,300; Howard, 5,000; Second National, Boston, 5,500; Commerce, 5,000; Republic, 5,000; City, Lynn, 7,500; Lancaster, 5,000.
Loan on Bank Stock—Lancaster, $2,360.

Milford Savings Bank.—Public Funds—United States scrip, $48,000.
Loan on Public Funds—United States bonds, $8,400.
Bank Stock owned—Milford, $8,000; Hopkinton, 2,700; Hide and Leather, 4,300; Howard, 2,000; Webster, 700.
Loan on Bank Stock—129 shares Milford, $7,734.

Millbury Savings Bank.—Public Funds—United States scrip, $29,000.
Bank Stock owned—Oxford, $600; Worcester, 900; Central, 3,600; Citizens', 500; Quinsigamond, 2,400; Millbury, 5,500; Atlas, 2,000; Boston, 1,000; Commerce, 1,000.

	N. BROOKFIELD.	SOUTHBRIDGE.	WINCHENDON.	WORCESTER.	
	North Brookfield Savings Bank.	Southbridge Savings Bank.	Winchendon Savings Bank.	People's Savings Bank.	Worcester County Savings Bank.
Number of Depositors,	508	1,296	602	447	13,249
Amount of Deposits,	$56,126 92	$265,921 91	$72,407 64	$61,698 53	$2,950,241 11
Public Funds,	30,100 00	145,520 00	31,250 00	54,600 00	858,600 00
Loans on public funds,	1,000 00	4,500 00	– –	– –	43,625 00
Bank Stock,	5,632 00	23,000 00	20,000 00	– –	595,737 01
Loans on bank stock,	– –	10,140 00	– –	– –	12,270 00
Deposits in banks, bearing interest,	– –	5,400 00	– –	– –	45,329 99
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	11,467 75	38,550 00	14,493 93	2,000 00	1,042,418 93
Loans to county or town,	4,645 00	18,100 00	– –	– –	417,709 70
Loans on personal security,	5,991 00	29,350 00	1,925 00	– –	130,549 87
Cash on hand,	203 98	9,018 19	4,023 61	3,373 35	28,756 73

Rate and amount of ordinary Dividend for last year, ...	5 per cent., $2,587 00	4 per cent., $9,582 38	$4\frac{1}{4}$ per cent., $2,983 79	6 per cent., $1,027 56	5 per cent., $152,923 22
Average annual per cent. of Dividends, ending at time of and including last extra, . .	6 per cent.	6 per cent.	$6\frac{37}{100}$ per cent.	– –	$5\frac{1}{2}$ per cent.
Extra Dividend, how often declared, . .	Every 5 years.	Every 5 years.	Every 5 years.	No extra.	Every 5 years.
Annual Expenses of the institution, . .	$150 00	$617 68	$206 79	$1,250 00	$7,064 73

North Brookfield Savings Bank.—Public Funds—United States scrip, $30,100.
Loan on Public Funds—United States scrip, $1,000.
Bank Stock owned—Ware, $440; Eliot, 1,080; Republic, 2,100; First National, Boston, 2,012.

Southbridge Savings Bank.—Public Funds—United States scrip, $109,300; Massachusetts, 30,100; Vermont, 6,120.
Loan on Public Funds—United States bonds and notes, $4,500.
Bank Stock owned—Blackstone, Boston, $2,290; Boylston, 1,341; City, Boston, 1,200, Columbian, 545; New England, 2,350; Revere, 1,768; Washington, 2,006; Southbridge, 11,500.
Loan on Bank Stock—114 shares Southbridge, $10,140.
Deposit in Bank bearing interest—Southbridge, $5,400.

Winchendon Savings Bank.—Public Funds—United States scrip, $31,250.
Bank Stock owned—First National, Boston, $1,760; Winchendon, 5,000; Mechanics', Boston, 3,400; Fitchburg, 1,109.50; Rollstone, 9,495.

People's Savings Bank.—Public Funds—United States scrip, $54,600.

Worcester County Institution for Savings.—Public Funds—United States scrip, $632.000; Connecticut, 2,800; Maine, 20,000; Massachusetts, 17,000; New Hampshire, 36,800; Rhode Island, 100,000; Vermont, 50,000.
Loans on Public Funds—$10,000 on 10,000 United States scrip; 500 on 600 do.; 1,000 on 1,000 do.; 3,600 on 4,000 do.; 270 on 300 do.; 700 on 800 do.; 1,500 on 1,800 do.; 1,100 on 1,200 do.; 450 on 500 do.; 3,000 on 3,000 do.; 3,000 on 500 do. and 22 shares Worcester and Nashua Railroad, 5 shares Central Worcester, and 500 Norwich and Worcester bonds; 2.000 on 2.500 U. S. scrip; 2,600 on 3.000 do.; 5,000 on 5,500 do.; 600 on 700 do.; 1,500 on 1,200 do. and 500 Leicester Bank; 2,000 on 2,250 U. S. scrip; 3,500 on 4,000 do.; 855 on 950 do.; 450 on 500 do.
Bank Stock owned—First National, Boston, $25,000; Second National, Boston, 19,499 50; Atlantic, 5,184; Atlas, 26,200; Boston, 1,260; Blackstone, 6,008.50; Columbian, 5,412.50; Continental, 2,950; Freeman's, 8,081.75; Globe, 1.847.25; Hamilton, 15,150; Howard, 10,400; Massachusetts, 10,330; Merchants', 15,921; Market, 2,464 25; New England, 19,905 75; North, 4,207.50; Shawmut, 9,797.65; State, 11,241.50; Shoe and Leather, 1,459 50; Tremont, 4,220 75; Washington, 20,464.25; Commerce, 24.289.25; Republic, 12,095; North America, 4,033; City, Boston; 20,487.25; Exchange, Boston, 3,089; Eagle, 9,398.50; Hide and Leather, 20,041.25; Revere, 25,312.50; Union, Boston, 4,645.50; Webster, 31,144.03; Blackstone, Uxbridge, 1,015; Fitchburg, 5,100; Grafton, 4,275; Leicester, 5,606; Lancaster, 2,000; Millbury, 9,127; Oxford, 4.835,50; Southbridge, 3,022.34; Third National, Springfield, 20,000; Central, 27,226.50; Citizens', 23,600; City, Worcester, 25,109; Mechanics', Worcester, 13,575; Quinsigamond, 18,073.33; Worcester, 51,631.41.
Loans on Bank Stock—$3,000 on 3,400 Worcester; 5,000 on 6,000 Tremont; 4,000 on 4,500 Milford; 270 on 300 City, Worcester.
Deposits bearing interest—in Worcester National Bank, $20,329.99; United States Treasury, 25,000.

	WORCESTER.	AMHERST.	NORTHAMPTON.	WARE.	CHICOPEE.
	Worcester Mechanics' Savings Bank.	Amherst Savings Bank.	Northampton Institution for Savings.	Ware Savings Bank.	Chicopee Savings Bank.
Number of Depositors,	3,767	111	1,581	1,897	692
Amount of Deposits,	$980,126 56	$6,346 11	$281,739 50	$470,575 07	$101,213 55
Public Funds,	280,500 00	6,350 00	136,000 00	205,300 00	30,000 00
Loans on public funds,	17,775 00	– –	1,360 00	600 00	– –
Bank stock,	120,023 81	– –	33,700 00	127,900 00	8,200 00
Loans on bank stock,	12,470 00	– –	500 00	6,050 00	– –
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	444,368 25	– –	60,103 50	83,655 68	46,506 04
Loans to county or town,	29,025 00	– –	26,625 00	22,300 00	6,000 00
Loans on personal security,	102,639 08	– –	44,210 00	27,550 50	11,195 25
Cash on hand,	18,563 36	64 03	1,729 96	10,147 76	1,532 89

Rate and amount of ordinary Dividend for last year,	5 per cent., $49,320 54	2½ pr. ct. in July, $12 55	5 per cent.,† $15,376 98	5 per cent., $21,619 38	5 per cent., $4,745 57
Average annual per cent. of Dividends, ending at time of and including last extra,	6⅗ per cent.	– –	5½ per cent.	7 per cent.	7 per cent.
Extra Dividend, how often declared,	Every 5 years.	– –	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$2,500 00	*	$1,100 00	$1,650 00	$400 00

Worcester Mechanics' Savings Bank.—Public Funds—United States scrip, $250,500; Vermont, 10,000; City of Worcester, 20,000.

Loan on Public Funds—United States scrip, $17,775.

Bank Stock owned—Commerce, $12,447,50; Boston, 8,659.37; North, 7,418.75; Traders', 5.062.50; Revere, 10,000; City, Worcester, 18,000; Mechanics', Worcester, 29,613 69; Central, 6,647.50; Worcester, 7,542; Quinsigamond, 1,032.50; Grafton, 9,320; Southbridge, 3,780; Worcester, 500.

Loans on Bank Stock—City, Worcester, $5,000; Mechanics', Worcester, 4,410; Blackstone, Uxbridge, 900; Grafton, 2,160.

Amherst Savings Bank.—Public Funds—United States scrip, $6,350.

Northampton Institution for Savings.—Public Funds—United States scrip, $136,000.

Loans on Public Funds—$560 on $800 United States bonds; 800 on 1,000 do.

Bank Stock owned—First National, Boston, $3,000; North America, 2,700; Webster, 2,000; Washington, 2,000; Merchants', Boston, 2,000; Second National, Boston, 2,200; Traders', 2,000; Boston, 4,000; Exchange, 1,000; State, 1,500; Atlantic, 1.000; Bank of Commerce, 2,000; Shawmut, 2,000; City, Worcester, 4,000; Northampton, 1,000; First National, Northampton, 1,300.

Loan on Bank Stock—6 shares First National, Northampton, $400; 13 shares Exchange, Boston, 100.

Ware Savings Bank.—Public Funds—United States scrip, $195,500; Massachusetts, 10,000.

Loan on Public Funds—$600 on $1,100 United States scrip.

Bank Stock owned—Hampshire Manufacturers', $21,900; Webster, 10,000; Boston, 10,000; First National, 10,000; Revere, 10,000; Republic, 10,000; Ninth National, Boston, 8,500; Merchants', Boston, 7,500; Second National, Boston, 5,500; North America, 10,000; Traders', 5,000; Eliot, 5,000; Commerce, 3,000; City, Worcester, 5,000; Monson, 3,500; Washington, 3,000.

Loans on Bank Stock—56 shares Hampshire Manufacturers', $2,050; 21 shares Leicester, 200; 16 shares Monson, 1,100; 10 shares Hampshire Manufacturers', 5 Revere, 5 National and 10 Metropolitan, 2,700.

Chicopee Savings Bank.—Public Funds—United States scrip, $30,000.

Bank Stock owned—First National, Chicopee, $3,200; Third National, Springfield, 5,000.

* "Commenced operations January 2, 1865."

† Including tax.

	HOLYOKE.	SPRINGFIELD.		WESTFIELD.	GREENFIELD.
	Holyoke Savings Bank.	Hampden Savings Bank.	Springfield Institution for Savings.	Westfield Savings Bank.	Franklin Savings Institution.
Number of Depositors,	493	1,082	4,785	987	3,548
Amount of Deposits,	$62,280 32	$265,921 93	$1,195,456 13	$163,015 05	$889,724 22
Public Funds,	15,500 00	69,395 00	448,225 00	95,500 00	571,400 00
Loans on public funds,	1,000 00	3,000 00	10,400 00	2,100 00	11,750 00
Bank Stock,	10,845 50	82,290 50	194,380 00	6,900 00	52,600 00
Loans on bank stock,	– –	2,400 00	4,000 00	9,000 00	4,700 00
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	25,000 00	– –	– –
Loans on mortgage of real estate,	15,900 00	70,500 00	461,895 00	33,050 00	127,675 00
Loans to county or town,	17,275 00	10,000 00	103,500 00	11,000 00	64,342 86
Loans on personal security,	7,570 00	37,354 15	17,700 00	16,500 00	52,920 34
Cash on hand,	1,867 76	4,827 80	4,589 31	485 65	4,336 02

Rate and amount of ordinary Dividend for last year, ...	5 per cent., $2,701 53	5 per cent., $13,779 36	5 per cent., $62,844 62	5 per cent. – –	5 per cent., $39,274 26
Average annual per cent. of Dividends, ending at time of and including last extra, . .	7 per cent.	6 per cent.	5½ per cent.	6 per cent.	6 per cent.
Extra Dividend, how often declared, . .	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual expenses of the institution, . .	$307 94	$800 00	$4,133 22	$424 65	$1,978 82

Holyoke Savings Bank.—Public Funds—United States scrip, $15,500.
Loan on Public Funds—United States scrip, $1,000.
Bank Stock owned—Hadley Falls, $1,759.50; Agawam, 1,732; John Hancock, 1,442; Westfield, 412; Third National, Springfield, 5,500.

Hampden Savings Bank.—Public Funds—United States scrip, $69,395.
Loan on Public Funds—United States scrip, $3,000.
Bank Stock owned—Monson, $1,000; Hadley Falls, 1,640; First National, Chicopee, 2,130; Hide and Leather, 5,000; First National, Boston, 8,300; Republic, 6,000; Revere, 10,000; Webster, 4,292; Merchants', 14,302.50; Commerce, 9,312; Agawam, 19,814; Tremont, 500.
Loans on Bank Stock—5 shares Chicopee, 400; 5 shares Hadley Falls and 17 shares Agawam. 2,000.

Springfield Institution for Savings.—Public Funds—United States scrip, $353,500; Vermont, 9,025; Maine, 4,750; Rhode Island, 29,100; New Hampshire, 21,850; Connecticut, 14,550; Massachusetts, 2,500; City of Boston, 8,000; Hartford, 4,000; Springfield, 950
Loans on Public Funds—$4,900 on $5,000 United States bonds; 3,000 on 3,000 do.; 2,500 on 2,550 do.
Bank Stock owned—Second National, Springfield, $11,900; Chicopee, 5,500; State 7,200; Shawmut, 6,750; Hamilton, 2,700; North, 5,000; City, 10,000; Tremont, 9,000; First National, Chicopee; 8,000; Atlantic, 4,000; North America, 10,825; Boston, 850; Second National, Boston, 10,000; Commerce, 10,000; Exchange, 1,600; Atlas, 15,000; Howard, 9,000; Washington, 3,000; Pynchon, 4,000; Eliot, 8,200; Eagle, 4,750; Blackstone, 7,900; Columbian, 6,600; Agawam, 5,000; Union, 1,805; Revere, 6,700; First National, Boston, 5,000; Hadley Falls, 2,100; Freeman's 2,000; Webster, 7,500; Traders', 2,500.
Loans on Bank Stock—12 shares John Hancock, $800; 10 shares Pynchon, 700; 26 shares First National, Springfield, 2,500.

Westfield Savings Bank.—Public Funds—United States scrip, $95,500.
Loans on Public Funds—United States scrip, $2,100.
Bank Stock owned—Westfield, $3,700; Hampden, 200; Hampshire Manufacturers', 3,000.
Loan on Bank Stock—First National, Westfield, $9,000.

Franklin Savings Bank.—Public Funds—United States scrip, $489,400; City of Boston, 10,000; Maine, 25,000; New Hampshire 25,000; Vermont, 22,000.
Loans on Public Funds—United States scrip, $11,750.
Bank Stock owned—Commerce, $20,400; Faneuil Hall, 500; Hide and Leather, 3,000; North America, 8,700; Revere, 8,300; Traders', 1,500; Webster, 10,200.
Loan on Bank Stock—60 shares First National, Greenfield, $4,700.

	ADAMS.	LEE.	PITTSFIELD.	CANTON.	COHASSET.
	North Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.	Canton Institution for Savings.	Cohasset Savings Bank.
Number of Depositors,	763	545	1,982	498	640
Amount of Deposits,	$161,795 19	$89,943 45	$483,806 42	$97,053 23	$151,426 88
Public Funds,	50,390 00	54,600 00	270,000 00	8,100 00	62,000 00
Loans on public funds,	2,900 00	2,500 00	2,250 00	200 00	– –
Bank Stock,	9,900 00	9,957 83	80,620 00	8,900 00	31,700 00
Loans on bank stock,	1,400 00	– –	4,000 00	– –	– –
Deposits in banks, bearing interest,	14,434 90	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	1,212 24	– –
Loans on mortgage of real estate,	17,275 00	22,070 00	46,624 00	56,549 61	47,090 00
Loans to county or town,	39,295 53	– –	30,000 00	9,400 00	19,000 00
Loans on personal security,	34,100 00	2,500 00	68,225 09	12,835 91	– –
Cash on hand,	543 65	846 36	8,829 09	3,166 36	777 53

Rate and amount of ordinary Dividend for last year, ...	5 per cent., $6,758 40	5 per cent., $3,782 88	$5\frac{1}{2}$ per cent. – –	4 per cent. – –	5 per cent., $7,031 80
Average annual per cent. of Dividends, ending at time of and including last extra, . .	– –	$6\frac{1}{5}$ per cent.	7 per cent.	$6\frac{4}{5}$ per cent.	6 per cent.
Extra Dividend, how often declared, . .	*	– –	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	$586 03	$210 00	$1,770 52	$1,485 23	$726 90

North Adams Savings Bank.—Public Funds—United States scrip, $50,390.
Loan on Public Funds, $2,900. [Security not stated.]
Bank Stock owned—Adams, $5,500; Pittsfield, 3,000; Lee, 1,400.
Loans on Bank Stock—Pittsfield, $1,200; Adams, 200.
Deposit in Bank bearing interest—Adams, $14,434.90.

Lee Savings Bank.—Public Funds—United States scrip, $54,600.
Loans on Public Funds—United States scrip, $2,500.
Bank Stock owned—Lee, $5,424.50; Adams, 4,533.33.

Berkshire County Savings Bank.—Public Funds—United States scrip, $270,000.
Loans on Public Funds—$450 on 500 United States scrip; 1,800 on 2,000 do.
Bank Stock owned—Howard, $2,400; Hide and Leather, 1,500; Shawmut, 1,500; Blackstone; 2,700; Hadley Falls, 2,000; North, 3,500; Pittsfield, 4,000; Cabot, 6,000; Boston, 7,000; Webster, 8,000; Commerce, 8,000; Merchants', 6,800; Lee, 6,720; Revere, 8,000; Atlantic, 4,500; Eagle, 8,000.
Loans on Bank Stock—34 shares Pittsfield, $2,500; 28 shares do., 1,500.

Canton Institution for Savings.—Public Funds—$8,100.
Loan on Public Funds, $200.
Bank Stock owned—67 shares Neponset, $6.700; 5 shares Market, 500; 17 shares North, 1,700.

Cohasset Savings Bank.—Public Funds—United States scrip, $61,000; City of Roxbury do., 1,000.
Bank Stock owned—Atlas, $2,000; Blackstone, 1.300; City, 2,400; Columbian, 2,000; Eagle, 1,800; Market, 1,000; Maverick, 1,300; Merchants', 2,300, Boston, 1,500; North, 1,200; Republic, 1,500; Revere, 3,000; First National, Boston, 1,000; Shawmut, 2,400; State, 600; Tremont, 2,300; Union, 1,500; Washington, 1,000; Webster, 1,600.

* No extra dividend for last 6 years.

	DEDHAM.	DORCHESTER.	QUINCY.	RANDOLPH.	ROXBURY.
	Dedham Institution for Savings.	Dorchester Savings Bank.	Quincy Savings Bank.	Randolph Savings Bank.	Institution for Savings in Roxbury and its Vicinity.
Number of Depositors,	2,812	909	1,507	587	3,341
Amount of Deposits,	$592,786 84	$161,019 53	$343,420 90	$86,840 56	$854,517 58
Public Funds,	83,775 00	59,842 25	139,000 00	42,000 00	256,389 65
Loans on public funds,	3,900 00	– –	– –	– –	56,000 00
Bank Stock,	32,452 00	26,400 00	51,734 86	10,046 50	180,366 97
Loans on bank stock,	2,150 00	– –	2,450 00	– –	8,990 00
Deposits in banks, bearing interest,	17,948 30	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	2,354 52	– –	– –
Loans on mortgage of real estate,	425,695 29	55,000 00	134,520 00	9,900 00	163,798 18
Loans to county or town,	38,000 00	18,000 00	4,000 00	20,850 00	99,000 00
Loans on personal security,	40,873 11	8,900 00	7,000 00	4,400 00	66,000 00
Cash on hand,	– –	3,261 76	1,507 52	4,318 24	23,972 78

Rate and amount of ordinary Dividend for last year, ...	4 per cent., $22,755 52	5 per cent., $8,399 79	5 per cent., $17,086 03	5 per cent., $3,975 03	4 per cent. $28,719 17
Average annual per cent. of Dividends, ending at time of and including last extra, . .	$5\frac{1}{2}$ per cent.	6 per cent.	$6\frac{97}{100}$ per cent.	5 per cent.	$7\frac{3}{4}$ per cent.
Extra Dividend, how often declared, . .	Every 5 years.	Every 5 years.	Every 5 years.	No extra.	Every 5 years.
Annual Expenses of the institution, . .	$1,910 18	$716 00	$750 00	$450 00	$2,800 00

Dedham Institution for Savings.—Public Funds—United States scrip, $75,775; Maine, 8,000.

Loans on Public Funds—United States scrip, $3,900.

Bank Stock owned—Dedham, $12,987.50; Howard, 3,094.50; Blackstone, 2,912.50; State, 1,451.50; Union, 620; Globe, 1,065; Traders', 1,542.50; People's, 5,930; Commerce, 2,848.50.

Loans on Bank Stock—First National, Springfield, $350; Dedham, 900; Cambridgeport, 900.

Deposit in Bank bearing interest—Dedham, $17,948.30.

Dorchester Savings Bank.—Public Funds—United States scrip, $59,842.25.

Bank Stock owned—First National, Boston, $1,600; Second National, Boston, 607.50; Republic, 2,524; Commerce, 2,558.75; City, 1,562 25; Eagle, 1,772; Suffolk, 1,800; Hamilton, 1,680; Atlas, 1,010; State, 662.50; Massachusetts, 1,350; Tremont, 1,359.75; Revere, 2,792.25; First National, Dorchester, 4,000; Blue Hill, 1,121.

Loan to town of Dorchester, $14,000; do. Milton, 4,000.

Quincy Savings Bank.—Public Funds—United States scrip, $139,000.

Bank Stock owned—Washington, $844; Hide and Leather, 1,000; Eliot, 1,706.20; Webster, 2,000; Exchange, 1,975.33; Atlas, 2,606.25; Merchants', 2,657.50; Boston, 2,538.08; State, 2,600; North, 3,050; Traders', 3,555; North America, 6,725; Mount Wollaston, 10,100; Quincy Stone; 10,377.50.

Loans on Bank Stock—5 shares, Exchange, $450; 21 Quincy Stone, 2,000.

Randolph Savings Bank.—Public Funds—United States scrip, $42,000.

Bank Stock owned—Traders', $996.25; Howard, 1,072.50; Eagle, 1,617; North America, 1,663.75; New England, 1,100; Blackstone, Boston, 1,922; Eliot, 1,675.

Institution for Savings in Roxbury and Vicinity.—Public Funds—United States scrip, $222,399.65; Maine, 6,000; Rhode Island, 16,550; Vermont, 11,440.

Loans on Public Funds—United States scrip, $35,000; Massachusetts, 17,000; City of Albany, 4,000.

Bank Stock owned—Traders', $1,970; Market, 2,500; National, 3,400; Washington, 31,494; North, 25,680.47; Atlas, 4,000; Commerce 2,000; Atlantic, 5,000; Hide and Leather, 15,000; First National, Boston, 40,272.50; Revere, 10,000; People's, 21,000; Rockland, 15,750; State, 2,300.

Loans on Bank Stock—34 shares Washington, $1,500; 15 Exchange, 1,350; 22 Rockland, 2,000; 28 Mechanics', 2,140; 5 People's, 450; 20 First National, Danvers, 1,350; 8 Shoe and Leather, 200.

Loan to City of Roxbury, $99,000.

	WEYMOUTH.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.	
	Weymouth and Braintree Institution for Savings.	Attleborough Savings Bank.	Fairhaven Institution for Savings.	Citizens' Savings Bank.	Fall River Savings Bank.
Number of Depositors,	1,788	95	693	1,505	5,850
Amount of Deposits,	$320,466 36	$18,988 00	$192,559 53	$715,615 80	$2,121,295 33
Public Funds,	101,450 00	6,800 00	84,600 00	221,909 50	934,900 00
Loans on public funds,	– –	– –	– –	– –	– –
Bank Stock,	32,118 23	1,791 00	96,400 00	268,641 50	564,600 00
Loans on bank stock,	– –	– –	750 00	– –	– –
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	4,500 00	– –	– –
Loans on mortgage of real estate,	165,445 50	– –	5,706 32	80,812 00	155,456 35
Loans to county or town,	– –	5,800 00	4,000 00	– –	15,000 00
Loans on personal security,	21,179 00	2,500 00	9,108 85	164,195 00	416,353 00
Cash on hand,	4,313 46	1,815 46	7,490 54	5,395 76	34,985 98

Rate and amount of ordinary Dividend for last year, ...	5 per cent., $16,456 09	3 per cent. – –	6 per cent., $12,013 44	7 per cent., $48,441 72	7 per cent., $132,341 49
Average annual per cent. of Dividends, ending at time of and including last extra, . .	6 per cent.	– –	– –	– –	– –
Extra Dividend, how often declared, . .	Every 5 years.	– –	No extra.	No extra.	No extra.
Annual Expenses of the institution, . .	$600 00	$25 00	$1,000 00	$2,000 00	$3,408 11

Weymouth and Braintree Institution for Savings.—Public Funds—United States scrip, $101,450.

Bank Stock owned—Merchants', Boston, $1,202.75; North, 1,250.30; Hide and Leather, 5,180.17; Webster, 2,808.80; National, 2,038.33; Washington, 4,342; Exchange, Boston, 1,924.25; Republic, 1,964.38; Maverick, 2,254.27; Union, Weymouth, 9,153.03.

Attleborough Savings Bank.—Public Funds—United States scrip, $6,800.

Bank Stock owned—Attleborough, $1,791.

Fairhaven Institution for Savings.—Public Funds—$84,600.

Bank Stock owned—Fairhaven, $20,000; First National, New Bedford, 3,300; Mechanics', New Bedford, 5,300; Commerce, New Bedford, 2,100; Boston, 20,000; Commerce, Boston, 20,100; Merchants', Boston, 6,900; Webster, 2,500; Republic, 5,000; North, 4,600; Eliot, 6,600.

Loan on Bank Stock—Fairhaven, $750.

Citizens' Savings Bank, Fall River.—Public Funds—United States scrip, $221,909.50.

Bank Stock owned—Pocasset, $84,600; Union, Fall River, 15,000; Metacomet, 28,700; Fall River, 9,712.50; Second National, Fall River, 18,000; Commerce, Boston; 10,000; Maverick, 4,779; Eliot, 7,900; Hide and Leather, 15,000; First National, Boston, 25,000; Revere, 18,700; Howard, 10,000; Third National, Providence, 12,000; Merchants' do., 3,000; Commerce, do., 6,250.

Fall River Savings Bank.—Public Funds—United States Scrip, $934,900.

Bank Stock owned—Fall River, $60,300; Massasoit, 42,200; Metacomet, 75,600; Second National, Fall River, 15,000; First National, New Bedford, 30,000; Merchants', New Bedford, 13,200; Commerce, New Bedford, 25,000; Commerce, Boston, 33,500; North America, 40,000; Merchants', Boston, 16,000; Faneuil Hall, 40,000; Washington, 20,000; Webster, 27,500; Eliot, 18,300; Howard, 22,500; Hide and Leather, 18,000; First National, Boston, 33,000; Second do., 14,500; Revere, 20,000.

	NEW BEDFORD.	EASTON.	TAUNTON.	ABINGTON.	HINGHAM.
	New Bedford Institution for Savings.	North Easton Savings Bank.	Bristol County Savings Bank.	Abington Savings Bank.	Hingham Institution for Savings.
Number of Depositors,	10,512	121	4,004	1,233	2,817
Amount of Deposits,	$3,352,237 92	$16,184 19	$785,852 87	$210,409 35	$750,711 45
Public Funds,	1,753,700 00	11,300 00	240,427 00	69,578 00	209,170 00
Loans on public funds,	16,300 00	– –	2,100 00	– –	5,100 00
Bank Stock,	963,450 00	4,100 00	45,219 00	27,300 00	129,500 00
Loans on bank stock,	2,400 00	– –	1,500 00	540 00	5,700 00
Deposits in banks, bearing interest,	32,000 00	– –	– –	– –	– –
Loans on railroad stock,	12,750 00	– –	– –	– –	– –
Invested in real estate,	7,365 25	– –	10,004 54	– –	6,261 03
Loans on mortgage of real estate,	– –	– –	320,635 29	107,369 39	391,100 00
Loans to county or town,	137,208 00	– –	46,000 00	6,300 00	25,500 00
Loans on personal security,	355,014 75	– –	120,061 00	6,265 00	6,000 00
Cash on hand,	72,049 92	556 70	11,201 43	6,317 80	61 11

Rate and amount of ordinary Dividend for last year, ...	$6\frac{1}{2}$ per cent., $221,142 01	$5\frac{1}{2}$ per cent., $486 26	6 per cent., $44,241 96	5 per cent., $10,580 12	5 per cent., $37,965 15
Average annual per cent. of Dividends, ending at time of and including last extra, . .	$6\frac{1}{2}$ per cent.	– –	– –	$6\frac{1}{4}$ per cent.	$6\frac{71}{100}$ per cent.
Extra Dividend, how often declared, . .	"No rule."	Every 5 years.	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	$6,125 56	$125 00	$3,560 70	$550 00	$1,663 91

New Bedford Institution for Savings.—Public Funds—United States scrip, 1,195,000; Massachusetts, 30,000; Maine, 50,000; New Hampshire, 19,000; Vermont, 50,000; Connecticut, 50,000; City, New Bedford, 197,800; Roxbury 20,000; Charlestown, 100,000; Greenfield, 5,000; Buckland, 5,000; Shelburne, 6,000; Adams, 3,000; Malden, 17,000; North Bridgewater, 10,000.

Loan on Public Funds—United States scrip, $16,300.

Bank Stock owned—Hide and Leather, $5,000; Boston, 10,000; Howard 10,000; Exchange, 2,000; Commerce, 40,000; Second National, Boston, 26,700; North America, 28,000; Broadway, 10,700; Maverick, 10,000; Republic, 25,000; First National, Boston, 20,000; Merchants', Boston, 15,000; Eliot, 8,300; North, 22,100; City, Boston, 2,700; Tremont, 32,800; Hamilton, 8,300; Washington, 13,000; Shawmut, 6,800; Continental, 10,000; Eagle, 12,800; Massachusetts, 18,250; Atlas, 24,000; Union, Boston, 2,400; State, 8,200; Traders', 13,000; Columbian, 23,200; Revere, 25,000; Webster, 12,000; Monument, 10,000; First National, Chelsea, 20,000; South Reading, 7,000; Fall River, 20,000; Metacomet, 25,000; First National, Malden, 15,000; Fairhaven, 3,600; Railroad, 9,000; First National, Dorchester, 7,000; First National, Springfield, 20,000; Commerce, New Bedford, 81,600; Merchants', New Bedford, 100,000; First National, New Bedford, 100,000; Mechanics', New Bedford, 100,000.

Loan on 36 shares Bank of Commerce, New Bedford, $2,400.

Deposits in Banks bearing interest—Merchants', New Bedford, $8,000; Mechanics', New Bedford, 8,000; Commerce, New Bedford, 8,000; First National, New Bedford, 8,000.

Loan on $15,000; Pittsfield and North Adams Railroad Stock, $12,750.

North Easton Savings Bank.—Public Funds—United States scrip, $11,300.

Bank Stock owned—First National, Easton, $2,600; Neponset, 1,500.

Bristol County Savings Bank.—Public Funds—United States scrip, $240,427.

Loan on United States scrip, $2,100.

Bank Stock owned—Machinist, $14,582; Bristol County, 2,562; Fairhaven, 4,000; Boston, 4,000; First National, Boston, 10,075; Third National, Springfield, 10,000.

Loan on Bank Stock—30 shares Machinist, $1,500.

Abington Savings Bank.—Public Funds—United States scrip, $69,578.

Bank Stock owned—Boston $3,000; Republic, 3,000; Hide and Leather, 2,500; Eliot, 3,400; Howard, 2,000; Webster, 2,300; Berkshire County, 4,000: Abington, 7,100.

Loan on Bank Stock—7 shares Abington, $540.

Hingham Institution for Savings.—Public Funds—United States scrip, $189,170; Maine, 10,000; Vermont, 5,000; Rhode Island, 5,000.

Loan on Public Funds—United States scrip, $5,100.

Bank Stock owned—Hingham, 15,000; Weymouth and Braintree, $2,100; Abington, 1,500; North Bridgewater, 1,500; Old Colony, 1,200; Merchants', 7,500; Hamilton, 4,200; Market, 3,600; City, 3,200; Globe, 3,000; Tremont, 8,000; Shoe and Leather, 5,000; State, 2,600; Union, 5,000; Webster, 3,500; Suffolk, 2,300; Eagle, 10,000; New England, 2,000; Atlas, 5,000; North America, 8,000; Commerce, 11,000; Republic, 5,000; Revere, 7,500; Atlantic, 3,800; First National, Boston, 5,000; First National, Chelsea, 3,000.

Loans on Bank Stock—42 shares, Mechanics', $3,700; 15 Hingham and 9 Old Colony, 2,000.

	NO. BRIDGEWATER.	PLYMOUTH.	SCITUATE.	SOUTH SCITUATE.	WAREHAM.
	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Scituate Savings Bank.	South Scituate Savings Bank.	Wareham Savings Bank.
Number of Depositors,	978	5,115	268	808	796
Amount of Deposits,	$146,709 45	$1,039,819 43	$57,011 33	$208,465 05	$182,262 66
Public Funds,	33,160 53	407,360 00	6,600 00	14,100 00	29,100 00
Loans on public funds,	– –	5,970	– –	– –	– –
Bank Stock,	43,798 00	361,315	12,845 25	41,300	99,985 95
Loans on bank stock,	225 00	4,110 82	– –	– –	14,600 00
Deposits in banks, bearing interest,	– –	2,982 33	– –	– –	– –
Loans on railroad stock,	– –	2,800 00	– –	– –	– –
Invested in real estate,	– –	10,536 43	– –	– –	– –
Loans on mortgage of real estate,	38,238 39	241,863 17	32,604 00	131,251 27	4,225 00
Loans to county or town,	7,823 24	46,278 45	8,870 26	14,500 00	– –
Loans on personal security,	21,106 04	31,874 97	700 00	7,487 06	20,397 60
Cash on hand,	6,176 10	4,277 66	202 45	4,056 66	13,641 79

Rate and amount of ordinary Dividend for last year, ...	5 per cent., $7,608 11	5 per cent., $52,049 85	5 per cent., $2,759 82	5 per cent., $10,753 55	6 per cent., $10,305 86
Average annual per cent. of Dividends ending at time of and including last extra, . .	5 per cent.	6⅜ per cent.	– –	6¼ per cent.	– –
Extra Dividend, when declared, . . .	– –	Every 5 years.	Every 5 years	Every 5 years.	– –
Annual Expenses of the institution . .	400 00	3,564 80	– –	450 00	559 00

North Bridgewater Savings Bank.—Public Funds—United States scrip, $33,160.53
Bank Stock owned—Atlantic, $4,080; North America, 5,100; Boylston, 2,646; Continental, 1,722.50; Eliot, 733.25; Freeman's, 3,467; Second National, Boston, 2,810.25; Howard, 3,234; Market, 4,715.50; New England, 663; Merchants', Boston, 2,075; Republic, 1,242.50; Revere, 3,937; Monument, 2,892; Malden, 2,480; First National, Chelsea, 2,000.
Loan on Bank Stock—3 shares North Bridgewater, $225.

Plymouth Savings Bank.—Public Funds—United States scrip, $310,400; Massachusetts, 18,960; "Temporary Loan," 52,000, (not designated;) Maine, 12,000; Rhode Island, 11,000; Vermont, 3,000.
Loans on Public Funds—United States scrip, $5,970.
Bank Stock owned—State, $13,000; Merchants', 21,375; Plymouth, 21,300; Old Colony, 20,500; Bristol County, 17,100; Hingham, 5.700; Wareham, 1,700; Market, 10,240; Traders', 6,800; City, Boston, 8,400; Suffolk, 6,200; North, 900; Massachusetts, 8,000; Second National, Boston, 16,700; Tremont, 19,500; Atlantic, 3,690; Eagle, 8,000; Boston, 5,450; New England, 8,600; Boylston, 5,000; Exchange, Boston, 12,190; Abington, 1,500; Commerce, 14,400; North America, 12,000; Railroad, 11,000; Globe, 2,900; Freeman's, 1,400; Shawmut, 6,650; Union, 10,000; Atlas, 15,600; Hamilton, 5,300; Boston, 7,200; Webster, 9,600; Blackstone, 2,720; North Bridgewater, 2,000; Columbian, 4,200; Howard, 4,000; Revere, 8,000; Republic, 12,500; Third National, Springfield, 10,000.
Loans on Bank Stock—Bristol County, $1,500; Old Colony and Plymouth, 2,610.82.
Deposit in Bank bearing interest—Plymouth, $2,982.33.
Loan on Railroad Stock—Old Colony and Newport, $2,800.

Scituate Savings Bank.—Public Funds—United States scrip, $5,600; Massachusetts, 1,000.
Bank Stock owned—North, $1,225.50; Boston, 5,000; Merchants', Boston, 1,060; Shawmut, 962.50; Howard, 1,200; Washington, 415; Blackstone, Boston, 711.25; Plymouth, 1,300; Monument, 971.

South Scituate Savings Bank.—Public Funds—United States scrip, $14,100.
Bank Stock owned—Atlantic, $1,000; Second National, Boston, 1,100; Merchants', 1,500; Washington, 1,600; City, 2,300; North, 4,500; Massachusetts, 500; Hamilton, 1,500; New England, 1,000; Union, Weymouth, 2,000; Howard, 1,100; Eliot, 800; Shawmut, 1,000; Globe, 300; Columbiam, 3,200; Union, Boston, 1,000; Commerce, 4,000; Eagle, 2,300; Traders', 2,800; Revere, 3,000; Webster, 2,000; Hingham, 2,800.

Wareham Savings Bank.—Public Funds—United States scrip, $29,100.
Bank Stock owned—Falmouth, $500; Exchange, Boston, 700; Commerce, Boston, 6,525; Atlantic, 3,138.75; Webster, 6,041.25; First National, Boston, 2,000; Republic, 2,000; Shoe and Leather, 6,600; Revere, 2,000; Merchants', Boston, 11,230.95; City, Boston, 5,000; North America, 5,997.50; Shawmut, 7,500; Eagle, 7,190.75; Second National, Boston, 4,128.25; Boylston, 11,603.50; Andover, 500; Merchants', New Bedford, 1,500; Wareham, 15,830.
Loans on Bank Stock—55 shares Third National, Boston, $5,000; 60 South Reading, 5,000; 53 South Reading, 4,600.

	BARNSTABLE.	PROVINCETOWN.	WELLFLEET.	NANTUCKET.
	Institution for Savings in Barnstable.	Seamen's Savings Bank.	Wellfleet Savings Bank.	Nantucket Institution for Savings.
Number of Depositors,	2,752	1,141	498	1,219
Amount of Deposits,	$656,950 89	$310,641 37	$70,483 57	$303,162 65
Public Funds,	153,000 00	105,533 00	23,770 93	41,100 00
Loans on public funds,	– –	– –	– –	3,700 00
Bank Stock,	154,706 56	30,398 05	28,617 67	107,100 00
Loans on bank stock,	– –	– –	– –	800 00
Deposits in banks, bearing interest,	– –	– –	– –	5,226 87
Loans on railroad stock,	– –	– –	– –	800 00
Invested in real estate,	5,500 00	– –	– –	8,000 00
Loans on mortgage of real estate,	272,434 50	71,246 00	5,650 00	129,617 50
Loans to county or town,	25,500 00	33,186 40	6,800 00	– –
Loans on personal security,	94,946 45	75,931 97	9,197 00	22,635 99
Cash on hand,	8,226 62	5,351 14	2,264 62	7,865 27

Rate and amount of ordinary Dividend for last year, ...	7 per cent. – –	4 per cent., $8,959 16	6 per cent. – –	7 per cent., $22,163 16
Average annual per cent. of Dividends, ending at time of and including last extra, . .	– –	7 per cent.	– –	5½ per cent.
Extra Dividend, how often declared, . .	No extra.	Annually.	– –	"None."
Annual Expenses of the institution, . .	$1,300 00	$1,048 00	$227 44	$1,137 95

Institution for Savings in the Town of Barnstable.—Public Funds—United States scrip, $153,000.

Bank Stock owned—Barnstable, $14,590; Old Colony, 5,000; Bay State, 1,490.81; Merchants', Boston, 11,737.50; Tremont, 7,965; Commerce, 10,820; Market, 2,000; Blackstone, Boston, 14,900; Webster, 5,041 25; Eliot, 8,300; Union, Boston, 3,000; Shawmut, 4,030; North, 3,282.50; North America, 12,090; Atlantic, 4,455; City, Boston, 1,804.50; Second National, Boston, 5,500; First National, Boston, 10,000; Revere, 10,000; National of Boston, 5,000; Republic, 10,000; Washington, 3,700.

Seamen's Savings Bank.—Public Funds—United States scrip, $105,533; ("Premium paid for do., $393.")

Bank Stock owned—Freeman's, $4,000; Boston, 2,500; First National, Provincetown, 2,200; North America, 1,300; Second National, Boston, 1,100; City, Boston, 1,000; Howard, 1,100; First National, Chelsea, 5,000; Shawmut, 600; Revere, 3,500; Republic, 8,000. ("Premium paid for do., $98.05.")

Sandwich Savings Bank—Incorporated in 1865,—not in operation; returned as "partially organized."

Wellfleet Savings Bank.—Public Funds—United States scrip, $23,770.93.

Bank Stock owned—Provincetown, $2,531.50; Union, Boston, 2,773.25; Freeman's, 1,661; Republic, 5,230.50; Third National, Boston, 5,226.92; Suffolk, 2,350; State, 840; Tremont, 2,945.25; Blackstone, Boston, 1,120; Merchants', Boston, 1,631.50; Faneuil Hall, 2,307.75.

Nantucket Institution for Savings.—Public Funds—United States scrip, $41,100.

Loans on Public Funds—United States scrip, $3,700.

Bank Stock owned—Atlas, $5,000; National of Boston, 1,500; City, Boston, 2,000; Commerce, Boston, 4,000; Continental, 600; Exchange, Boston, 3,000; Eagle, 1,000; Faneuil Hall, 7,000; Merchants', Boston, 2,300; New England, 600; North America, 9,100; Revere, 10,000; Shoe and Leather, 9,000; State, 5,100; Mercantile Savings, 200; Shawmut, 1,000; Traders', 4,500; Tremont, 4,800; Union, Boston, 700; Washington, 2,500; Webster, 7,500; Commerce, New Bedford, 3,000; First National, New Bedford, 1,200; Pacific, 17,800.

Loan on Bank Stock—12 shares Pacific, $800.

Deposit in Bank bearing interest—New England, $5,226.87.

Loan on Railroad Stock—$1,000 bond Kennebec and Androscoggin, 800.

Five Cents Savings Banks.

	BOSTON.		LYNN.	NEWBURYPORT.	SOUTH DANVERS.
	Boston Five Cents Savings Bank.	Boston n ⁄ Savings	Lynn Five Cents Savings Bank.	Newburyport Five Cents Saving Bank.	Warren Five Cents Savings Bank.
Number of Depositors,	36,651	3,052	2,429	2,243	1,316
Amount of Deposits,	$4,394,456 74	$84,652 04	$208,389 73	$213,543 99	$206,466 52
Public Funds,	2,038,900 00	67,300 00	77,600 00	84,000 00	75,477 35
Loans on public funds,	2,000 00	– –	– –	– –	– –
Bank Stock,	345,106 25	10,000 00	22,259 75	39,900 00	60,484 00
Loans on bank stock,	– –	– –	– –	2,400 00	– –
Deposits in banks, bearing interest,	268,530 02	2,490 71	– –	14,553 64	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	104,301 98	– –	– –	– –	– –
Loans on mortgage of real estate,	1,327,600 00	– –	80,110 00	56,493 00	53,850 00
Loans to county or town,	361,900 00	– –	27,000 00	16,000 00	19,000 00
Loans on personal security,	44,200 00	2,000 00	2,390 00	10,985 00	6,300 00

Cash on hand,	$8,741 02	$2,208 43	$3,274 53	$457 47	$6,357 49
Rate and amount of ordinary Dividend for last year,	5 per cent., $195,246 55	5 per cent. – –	5½ per cent., $9,762 36	8 per cent., $16,519 04	5 per cent., $10,174 89
Average annual per cent. of Dividends, ending at time of and including last extra,	6 per cent.	– –	6⅔ per cent.	6½ per cent.	6½ per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$21,190 06	$3,346 94*	$750 00	$1,000 00	$450 00

Boston Five Cents Savings Bank.—Public Funds—United States scrip, $1,297,000; City of Cambridge, 40,000; Chelsea, 88,400; Boston, 10,000; Fall River, 10,000; Lowell, 100,000; State of Maine, 193,500; Vermont, 50,000; Rhode Island, 100,000; New Hampshire, 50,000; Massachusetts, 100,000.

Loan on Public Funds—United States scrip, $2,000.

Bank Stock owned—Blackstone, $43,300; Commerce, 21,500; Second National, 7,500; Boston, 15,287.50; Tremont, 34,500; Rockland, 20,000; Washington, 15,000; Maverick, 10,500; Webster, 12,718.75; Howard, 15,000; Hide and Leather, 25,000; Shawmut, 10,000; Merchants', 7,700; Suffolk, 22,100; First National, 25,000; Revere, 20,000; Continental, 10,000; Third National, Springfield, 10,000; First National, Newton, 10,000; Republic, 10,000.

Deposits in Banks bearing interest—Bank of Mutual Redemption, $137,882.36; Hide and Leather, 130,647.66.

Boston Penny Savings Bank.—Public Funds—United States scrip, $67,300.

Bank Stock owned—Everett, $10,000.

Lynn Five Cents Savings Bank.—Public Funds—United States scrip, $60,600; State of Maine, 8,500.

Bank Stock owned—Lynn, $1,000; Hide and Leather, 1,000; Revere, 4,025; City, Lynn, 6,707.75; Shoe and Leather, 1,665; First National, Boston, 1,228.50; Exchange, Boston, 6,633.50

Newburyport Five Cents Savings Bank.—Public Funds—United States scrip, $69,000; State of Maine, 10,000; Rhode Island, 5,000.

Bank Stock owned—Mechanics', $6,500; Atlantic, 800; Atlas, 1,500; Boylston, 600; Eliot, 3,300; Hamilton, 700; Howard, 1,000; Maverick, 2,000; New England, 700; State, 2,300; Suffolk, 1,200; Shawmut, 500; Tremont, 3,300; Webster, 2,500; Commerce, 1,000; Republic, 1,500; City, 500; Eagle, 5,600; Exchange, 500; Hide and Leather, 1,500; Union, 2,400.

Loan on Bank Stock—30 shares First National, Newburyport, $2,400.

Deposit in Bank bearing interest—First National, Newburyport, $14,553.64

Warren Five Cents Savings Bank.—Public Funds—United States scrip, $71,477.35; Massachusetts, 4,000.

Bank Stock owned—Warren, $1,600; Howard, 1,689; Exchange, 8,000; Webster, 4,000; Atlantic, 1,000; Suffolk, 1,500; Shoe and Leather Dealers', 1,500; Hide and Leather, 6,250; Exchange, Salem, 900; Grand, 4,595; Asiatic, 2,250; Atlas, 11,000; Revere, 3,000; Eliot, 5,500; Blackstone, 4,500; Washington, 500; Tremont, 2,700.

* Including fixtures.

	SALEM.	BRIGHTON.	CHARLESTOWN.	CAMBRIDGE.	LOWELL.
	Salem Five Cents Savings Bank.	Brighton Five Cents Savings Bank.	Charlestown Five Cents Savings Bank.	East Cambridge Five Cents Savings Bank.	Lowell Five Cents Savings Bank.
Number of Depositors,	2,905	277	3,044	1,900	4,215
Amount of Deposits,	$375,158 47	$21,984 62	$401,387 13	$201,535 48	$635,411 39
Public Funds,	193,157 47	12,660 00	132,500 00	61,930 50	183,800 00
Loans on public funds,	2,500 00	– –	– –	– –	– –
Bank Stock,	33,149 00	2,840 00	67,507 50	33,618 47	120,000 00
Loans on bank stock,	500 00	– –	– –	– –	15,400 00
Deposits in banks, bearing interest,	95 55	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	94,150 00	3,490 00	173,529 63	102,925 00	291,090 00
Loans to county or town,	31,600 00	3,000 00	– –	– –	43,000 00
Loans on personal security,	19,700 00	1,000 00	22,400 00	– –	14,850 00
Cash on hand,	14,923 48	48 09	5,450 00	3,061 51	6,671 41

Rate and amount of ordinary Dividend for last year, ...	5 per cent., $18,688 27	5 per cent., $875 78	5 per cent., $17,357 52	4 per cent., $6,526 24	4 per cent., $25,387 67
Average annual per cent. of Dividends, ending at time of and including last extra, . .	6 per cent.	5 per cent.	8 per cent.	$6\frac{1}{2}$ per cent.	$6\frac{1}{10}$ per cent.
Extra Dividend, how often declared, . .	Every 5 years.	Every 3 years.	Every 3 years.	Every 3 years.	Every 3 years
Annual Expenses of the institution, . .	$2,100 00	$330 25	$326 47	$450 00	$1,933 48

Salem Five Cents Savings Bank.—Public Funds—United States scrip, $167,894.97; Massachusetts, 15,000; Connecticut, 10,262.50.

Loans on Public Funds—$2,500 on 4,000 United States stock.

Bank Stock owned—Blackstone, $1,145.50; City, 436; First National, Boston, 2,500; Merchants', 1,092.50; North, 3,170; North America, 591.25; Revere, 2,000; Second National, Boston, 1,517.25; Webster, 2,082.50; Asiatic, 561: Exchange, 3,200; Mercantile, 1,176; Naumkeag, 4,571.50; Salem, 9,105.50.

Loan on Bank Stock—5 shares, Naumkeag $500.

Deposits in Banks bearing interest—Naumkeag, $95; Webster, 55c.

Brighton Five Cents Savings Bank.—Public Funds—United States scrip, $12,660.

Bank Stock owned—Webster, $400; Suffolk, 300; City, Boston, 500; Shawmut, 300; Commerce, 300; Bank of Brighton, 1,040.

Charlestown Five Cents Savings Bank.—Public Funds—United States scrip, $132,500.

Bank Stock owned—First National, Boston, $8,785; First National, Dorchester, 5,060; Bunker Hill, 7,700; Monument, 4,395.50; Maverick, 10,311.75; Continental, 5,000; Atlas, 5,630; Market, 4,700; Tradesman's 6,947.25; Republic, 4,320; Newton, 1,695.50; Brighton Market, 1,323.25; Bank of Brighton, 639.25; Railroad, 1,000.

East Cambridge Five Cents Savings Bank.—Public Funds—United States scrip, $53,000; Maine, 2,562 50; Vermont, 6,368.

Bank Stock owned—Howard, $4,610; Merchants', 1,050; Newton, 1,040; Bunker Hill, 864; Charles River, 2,428.75; Cambridge City, 2,316.05; Lechmere, 3,876.65; Blackstone, 3,793.64; National of Boston, 1,020; Revere, 2,533.75; Traders', 2,050; Webster, 1,552.50; Faneuil Hall, 2,090; Commerce, 2,072.50; Republic, 2,320.63.

Lowell Five Cents Savings Bank.—Public Funds—United States scrip, $183,800.

Bank Stock owned—Atlas, $1,800; Blackstone, 6,600; Boston, 5,000; Continental, 5,000; Eliot, 8,500; Hide and Leather, 12,400; Howard, 10,000; Market, 5,000; First National, Boston, 9,100; Commerce, 10,000; North America, 6 600; Republic, 15,000; Webster, 5,000; Revere, 10,000; Prescott, 5,000; Merchants', 2,500; Wamesit, 2,500.

Loans on Bank Stock—27 shares Appleton, $2,350; 22 Merchants', 1,950; 33 Wamesit, 2,500; 30 Railroad, 2,500; 80 Prescott, 6,100.

	NATICK.	STONEHAM.	WEST CAMBRIDGE.	WOBURN.	WORCESTER.
	Natick Five Cents Savings Bank.	Stoneham Five Cents Savings Bank.	West Cambridge Five Cents Savings Bank.	Woburn Five Cents Savings Bank.	Worcester Five Cents Savings Banks.
Number of Depositors,	399	365	773	1,099	2,650
Amount of Deposits,	$30,096 93	$24,993 25	$112,213 00	$72,268 57	$224,906 63
Public Funds,	5,500 00	8,500 00	57,500 00	33,500 00	76,400 00
Loans on public funds,	– –	– –	– –	– –	1,800 00
Bank stock,	518 75	– –	– –	11,301 00	72,400 00
Loans on bank stock,	– –	– –	– –	600 00	– –
Deposits in banks, bearing interest,	– –	– –	107 74	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	14,065 00	11,350 00	59,010 00	17,800 00	15,200 00
Loans to county or town,	9,500 00	6,000 00	1,000 00	– –	65,500 00
Loans on personal security,	1,250 00	525 00	– –	7,500 00	6,500 00
Cash on hand,	16 94	1,023 81	256 24	1,973 89	4,119 54

Rate and amount of ordinary Dividend for last year, ...	4 per cent., $1,017 11	5 per cent. $1,141 61	5 per cent., $5,144 24	5 per cent. – –	5 per cent., $11,396 71
Average annual per cent. of Dividends, ending at time of and including last extra, . .	– –	– –	7½ per cent.	"Passed in 1863."	5 per cent.
Extra Dividend, how often declared, . .	No extra	No extra.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	$200 00	$104 00	$320 00	$350 00	$694 50

Natick Five Cents Savings Bank.—Public Funds—United States scrip, $5,500.
Bank Stock owned—First National, Boston, $518.75.

Stoneham Five Cents Savings Bank.—Public Funds—United States scrip, $8,500.
Loan to Town of Stoneham, $6,000.

West Cambridge Five Cents Savings Bank.—Public Funds—United States scrip, $57,500.
Deposit in Bank bearing interest—Hide and Leather, $107.74.

Woburn Five Cents Savings Bank—Public Funds—United States scrip, $31,500; Massachusetts, 2,000.
Bank Stock owned—Blackstone, $3,046; Faneuil Hall, 3,135; Webster, 1,050; Hide and Leather, 4,070.
Loan on Bank Stock—6 shares First National, Woburn, $600.

Worcester Five Cents Savings Bank.—Public Funds—United States scrip, $61,400; Massachusetts, 12,000; Vermont, 3,000.
Loan on Public Funds—United States scrip, $2,000.
Bank Stock owned—City, Worcester, $7,700; Central, 7,000; Mechanics', Worcester, 2,500; Quinsigamond, 7,600; Worcester, 1,300; Millbury, 8,000; Northborough, 3,000; Leicester, 3,000; Grafton, 5,000; Commerce, Boston, 4,100; Eliot, 2,000; First National, Boston, 6,700; Hide and Leather, 4,500; Merchants', Boston, 5,000; Webster, 5,000.

	SPRINGFIELD.	SHELBURNE.	FOXBOROUGH.	ROXBURY.
	Springfield Five Cents Savings Bank.	Shelburne Falls Five Cents Savings Bank.	Foxborough Five Cents Savings Bank.	Eliot Five Cents Savings Bank.
Number of Depositors,	2,891	1,169	359	1,034
Amount of Deposits,	$320,710 95	$154,365 83	$29,717 98	$94,055 08
Public Funds,	175,000 00	74,100 00	5,500 00	55,190 50
Loans on public funds,	– –	1,050 00	– –	– –
Bank Stock,	33,100 00	6,065 00	4,700 00	25,700 00
Loans on bank stock,	– –	– –	– –	– –
Deposits in banks, bearing interest,	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –
Loans on mortgage of real estate,	110,650 00	42,678 50	17,210 00	9,183 35
Loans to county or town,	10,000 00	9,300 00	2,000 00	– –
Loans on personal security,	2,900 00	21,210 00	650 00	– –
Cash on hand,	5,068 82	– –	1,187 56	5,123 64

Rate and amount of ordinary Dividend for last year, ...	5 per cent., $16,781 03	6 per cent., $7,943 88	5 per cent., $1,451 15	4 per cent., $2,011 63
Average annual per cent. of Dividends, ending at time of and including last extra, . .	7 per cent.	– –	6 per cent.	– –
Extra Dividend, how often declared, . .	Every 3 years.	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	$1,085 00	$750 00	$100 00	$735 62

Springfield Five Cents Savings Bank.—Public Funds—United States scrip, $175,000.
Bank Stock owned—City, $5,600; Ware, 5,200; Chicopee, 4,000; John Hancock, 4,000; Second National, Springfield, 4,000; Lee 2,100; Pynchon, 2,700; Agawam, 2,000; Hadley Falls, 1,500; Monson, 1,000; First National, Chicopee, 1,000.

Shelburne Falls Five Cents Savings Bank.—Public Funds—United States scrip, $74,100.
Loan on Public Funds—United States scrip, $1,050.
Bank Stock owned—Shelburne Falls, $5,765; Conway, 300.

Foxborough Five Cents Savings Bank.—Public Funds—United States scrip, $5,500.
Bank Stock owned—Boylston, $1,200; Hide and Leather, 1,000; Webster, 1,000; Faneuil Hall, 800; Wrentham, 700.

Eliot Five Cents Savings Bank.—Public Funds—United States scrip, $47,690; Massachusetts, 4,000; Maine, 1,500; Vermont, 2,000.
Bank Stock owned—People's $12,000; Commerce, 1,200; Shawmut, 1,500; Market, 2,000; Merchants', Boston, 2,000; Mt. Vernon, 2,000; Atlantic, 1,000; Continental, 2,000; Atlas, 2,000.

	FALL RIVER.	NEW BEDFORD.	PLYMOUTH.	HARWICH.
	Fall River Five Cents Savings Bank.	New Bedford Five Cents Savings Bank.	Plymouth Five Cents Savings Bank.	Cape Cod Five Cents Savings Bank.
Number of Depositors,	2,477	6,076	829	1,234
Amount of Deposits,	$258,170 17	$850,768 31	$74,791 32	$145,522 71
Public Funds,	137,000 00	550,900 00	42,050 00	41,900 00
Loans on public funds,	– –	66,785 00	1,540 00	– –
Bank Stock,	128,400 00	31,000 00	12,800 00	15,555 75
Loans on bank stock,	– –	1,050 00	520 00	– –
Deposits in banks, bearing interest,	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –
Invested in real estate,	– –	– –	– –	– –
Loans on mortgage of real estate,	– –	127,721 33	16,689 00	29,784 49
Loans to county or town,	– –	16,300 00	– –	23,000 00
Loans on personal security,	5,000 00	94,481 92	1,388 00	30,734 88
Cash on hand,	7,881 61	722 34	2,015 52	6,848 22

Rate and amount of ordinary Dividend for last year, ...	7 per cent., $15,416 21	6½ per cent., $59,729 85	5 per cent., $3,265 86	7 per cent. $8,669 72
Average annual per cent. of Dividends, ending at time of and including last extra, . .	– –	$5\frac{9}{10}$ per cent.	*	6 per cent.
Extra Dividend, how often declared, . .	No extra.	No extra.	Once in 10 years.	Every 5 years.
Annual Expenses of the institution, . .	$800 00	$3,414 09	$705 53	$461 33

Fall River Five Cents Savings Bank.—PublicFunds—United States scrip, $137,000.
Bank Stock owned—Atlantic, $1.300; Atlas, 2,000; Commerce, 1,000; Blackstone, 8,000; Boston, 2,400; Broadway, 5,500; Eliot, 1,500; First National, Boston, 5,000, Howard, 10,000; Maverick, 2,200; Exchange, Boston, 4,000; Hide and Leather, 5,000; Revere, 5,000; Shawmut, 5,000; Webster, 3,000; First National, Malden, 10,000; First National, Chelsea, 25,400; Monument, 8,500; Oxford, 2,000; South Reading, 7,200; Second National, Fall River, 10,000; Metacomet, 4,400.

New Bedford Five Cents Savings Bank.—Public Funds—United States scrip, $550,900.
Loan on Public Funds—United States scrip, $66,785.
Bank Stock owned—Third National, Springfield, $10,000; First National, Boston, 10,000; Revere, 8,000; Worcester County, 3,000.
Loan on Bank Stock—Rockland, $1,050.

Plymouth Five Cents Savings Bank.—United States scrip, $42,050.
Loans on Public Funds—United States scrip, $1,540.
Bank Stock owned—Atlas, 1,500; Merchants', Boston, 1,000; Webster, 1,000; Revere, 1,000; Commerce, 1,000; Republic, 1,000; City, Boston, 800; North, 600; Shoe and Leather, 500; Pawners', 200; Third National, Springfield, 1,000; Old Colony, 2,000; Plymouth, 1,200.
Loan on Bank Stock—6 shares Old Colony, $520.

Cape Cod Five Cents Savings Bank.—Public Funds—United States scrip; $41,900.
Bank Stock owned—Cape Cod, $14,555.75; Shawmut, 1,000.

* "30 per cent. on all former dividends" for last 10 years.

AGGREGATES 1865.

	One hundred and two Savings Banks.
Number of Depositors,	291,488
Amount of Deposits,	$59,936,482 52
Public Funds,	22,067,718 48
Loans on public funds,	557,517 00
Bank Stock,	10,444,026 96
Loans on bank stock,	260,499 82
Deposits in banks, bearing interest,	702,925 87
Loans on railroad stock,	128,776 00
Invested in real estate,	448,120 05
Loans on mortgage of real estate,	15,534,568 04
Loans to counties and towns,	5,616,838 92
Loans on personal security,	6,081,353 31
Cash on hand,	656,353 25
Average rate and aggregate amount of ordinary Dividends for last year,	$4\frac{75}{100}$ per cent.* 2,738,531 27
Annual Expenses of the Institutions,	203,348 56

* Calculated on the returns of 90 Banks,—the Boston Penny, East Boston, Cape Ann, Woburn, Milford, Westfield, Berkshire County, Canton, Attleborough and Wellfleet Banks, and the Institution for Savings in Barnstable, giving the rate but not the *amount* of their Dividends. The Sandwich Bank commenced business during the year.

Aggregates of Savings Institutions for 5 years, 1861–65.

	1861. Ninety-three Banks.	1862. Ninety-three Banks.	1863. Ninety-five Banks.	1864. Ninety-seven Banks.	1865. One hundred and two Banks.
Number of Depositors,	225,058	248,900	272,219	291,616	291,488
Amount of Deposits,	$44,785,438 56	$50,403,674 23	$56,883,828 55	$62,557,604 30	$59,936,482 52
Public Funds,	3,111,148 45	9,222,568 75	18,343,140 57	22,149,296 16	22,067,718 48
Loans on public funds,	75,073 80	139,642 83	591,665 00	1,049,847 50	557,517 00
Bank Stock,	9,176,039 68	9,613,244 29	9,887,672 02	9,980,792 17	10,444,026 96
Loans on bank stock,	816,744 02	560,913 67	371,161 60	329,024 21	260,499 82
Deposits in banks, bearing interest,	1,228,419 28	966,219 74	742,312 98	728,820 88	702,925 87
Loans on railroad stock,	55,825 00	86,798 00	80,600 00	25,800 00	128,776 00
Invested in real estate,	286,211 30	326,042 44	348,267 57	331,670 17	448,120 05
Loans on mortgage of real estate,	18,336,337 02	18,408,749 50	16,685,262 32	16,889,457 08	15,534,568 04
Loans to counties and towns,	3,659,046 58	4,333,832 17	4,970,985 88	5,967,998 80	5,616,838 92
Loans on personal security,	8,916,929 46	5,656,923 17	4,514,722 97	6,157,979 05	6,081,353 31
Cash on hand,	484,900 55	2,094,671 47	936,895 67	823,971 39	656,353 25
Average rate and aggregate amount of ordinary Dividends for last year,	$4\frac{50}{100}$ per cent.,* 1,943,532 04	$4\frac{13}{100}$ per cent.,† 1,977,463 13	$4\frac{90}{100}$ per cent.,‡ 2,087,115 32	$4\frac{14}{100}$ per cent.,§ 2,258,495 56	$4\frac{75}{100}$ per cent.,‖ 2,738,531 27
Annual Expenses of the institutions,	120,886 07	135,782 81	140,713 22	184,739 77	203,348 56

* Calculated on returns of 85 Banks. † 81 Banks. ‡ 82 Banks. § 80 Banks. ‖ 90 Banks.

It will be observed that while for the first four years of the half decade covered by this table the number of depositors and the several aggregates of deposit have steadily increased, there has been during the year ending October, 1865, a small dimunition of depositors—118; and a decrease in the sum of deposits amounting to $2,621,121.78.

The disproportion between the less number of depositors and the reduction in the aggregation of deposits is presumed to have been occasioned by the withdrawal of those heretofore depositing in larger sums and investing their moneys in the securities of the United States, while the number of persons who invest for saving, in small payments, has probably increased during the past year.

MERCANTILE SAVINGS INSTITUTION—BOSTON.

This corporation,—established under authority of a special enactment, being of peculiar endowment, and not having been deemed of a character for classification with the other Savings Institutions, no report of its condition has before been required, the intention of said Act regarding the application of the General Statutes to the duties of this corporation not being clearly stated as to its public accountability beyond the report to the governor of commissioners appointed by him, covering certain information required as a preliminary to organization and operation.

The Bank Commissioners, under the advice of the attorney-general, having visited said institution and submitted a statement of its condition to the last legislature, it has been deemed advisable to obtain from the corporate officers a report for the year ending on the day in October last upon which the other banking institutions were required to render their conditions. An application therefor was duly answered by a sworn statement for the twelve months ending with the close of October, an abstract of which is given below.

Capital Stock,	$205,903 45	
Deposits,	97,220 28	
Declared Dividends on Stock and Deposits unpaid,	5,627 79	
Additional Interest on Deposits accrued,	371 01	
Suspense Account,	2,717 47	
Profits,	2,794 47	
Public Funds (U. States Stocks),		$83,000 00
Interest on Public Funds,		1,963 60
Bank Stock, (Tremont, $1,300; Republic, $500,)		1,800 00
Loans on Real Estate,		208,541 77
Interest " "		7,273 00
Sundry additional charges on Real Estate,		2,200 35
Cash on hand,		9,855 75
	$314,634 47	$314,634 47

Number of Stockholders,	338
Number Depositors,	513
Rate and Amount of ordinary dividend for last year on Deposits, 5 per cent.,	$4,632 83
Rate and Amount of ordinary dividend for last year on Capital Stock, 7 per cent.,	$14,342 82
Average annual per cent. of dividends for 2½ years,	8 per cent.
No extra dividend has yet been made.	
Largest amount invested in any bank,	$1,300 00
Annual expenses of the institution,	$3,175 01

CONDITION

OF CERTAIN

BANKS OF ISSUE,

REMAINING UNDER STATE CHARTERS,

ON THE

LAST SATURDAY OF OCTOBER,

1865.

	BOSTON.	LYNN.	METHUEN.	CAMBRIDGE.
	Webster.	Laighton.	Spicket Falls.	Cambridge Market.
DUE FROM THE BANK.				
Capital Stock,	$1,500,000 00	$200,000 00	$100,000 00	$150,000 00
Bills in circulation of denomination of five dollars and upwards,	377,285 00	139,200 000	25,105 00	13,535 00
Bills in circulation of denomination less than five dollars,	3,157 00	29,290.00	5,422 00	2,665 00
Net profits on hand,	40,487 25	18,260 82	8,498 54	23,576 82
Balances due to other banks,	110,396 47	595 54	– –	– –
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	829,763 66	168,516 58	45,113 93	– –
Cash deposited bearing interest,	80,466 28	644 41	– –	– –
Total amount due from the bank,	2,941,555 66	556,507 35	184,139 47	41,276 82
RESOURCES OF THE BANK.				
Gold, Silver and other coined metals in its banking-house,	6,635 10	330 00	1,007 59	– –
Real Estate,	– –	– –	– –	2,500 00
Bills of other banks in New England States, and U. S. Currency Notes,	357,591 00*	8,909 00	1,050 00	35 50

Balances due from other banks,	$5,544 56	– –	$5,400 00	– –
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	– –	$35,904 09	9,603 38	$2,074 24
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	2,571,785 00	511,364 26	167,078 50	36,667 08
Total amount of the Resources of the bank,	2,941,555 66	556,507 35	184,139 47	41,276 82
Rate and amount of Dividends since the last annual return, with dates,	April, 1865, 8 per cent., 120,000 00 October, 1865, 5 per cent., 75,000 00	April, 1865, 4 per cent., 8,000 00 October, 1865, 5 per cent., 10,000 00	April, 1865, 4 per cent., 4,000 00 October, 1865, 5 per cent., 5,000 00	April, 1865, 3 per cent., 4,500 00 October, 1865, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	20,931 82	15,540 98	8,726 99	14,656 81
Amount of Debts due to the bank, secured by pledge of its stock,	– –	2,400 00	– –	– –
Amount of Debts due and not paid, and considered doubtful,	– –	– –	– –	– –
Amount of Liabilities of Directors,	257,925 00	58,019 63	– –	18,000 00

* Including $203,136 legal tender Notes.

	ATTLEBOROUGH.	NORTH BRIDGEWATER.	
	Attleborough.	North Bridgewater.	Aggregates of Six Banks remaining under charter, October 28.
DUE FROM THE BANK.			
Capital Stock,	$100,000 00	$100,000 00	$2,150,000 00
Bills in circulation of denomination of five dollars and upwards,	79,810 00	75,265 00	710,200 00
Bills in circulation of denomination less than five dollars,	17,494 00	15,051 00	73,079 00
Net profits on hand,	9,313 90	26,238 57	126,375 90
Balances due to other banks,	933 91	– –	111,925 92
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	62,216 67	45,055 95	1,150,666 79
Cash deposited bearing interest,	– –	– –	81,110 69
Total amount due from the bank,	269,768 48	261,610 52	4,254,858 30
RESOURCES OF THE BANK.			
Gold, Silver and other coined metals in its banking-house,	1,787 25	35 60	9,795 54
Real Estate,	7,500 00	– –	10,000 00
Bills of other banks in New England States, and U. S. Currency Notes,	5,907 13	8,119 00	381,611 63

Balances due from other banks, ...	– –	– –	$10,944 56
Balances in other bank or banks to be applied to redemption of bills, and payable on demand, . .	$28,437 54	$34,454 46	110,473 71
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, ...	226,136 56	219,001 46	3,732,032 86
Total amount of the Resources of the bank, . . .	269,768 48	261,610 52	4,254,858 30
Rate and amount of Dividends since the last annual return, with dates, ...	April, 1865, 3 per cent., 3,000 00	April, 1865, 8 per cent., 8,000 00	147,500 00
	October, 1865, 3 per cent., 3,000 00	October, 1865, 10 per cent., 10,000 00	107,500 00
Amount of Reserved Profits at the time of declaring the last dividend, ...	6,005 55	21,500 00	87,362 15
Amount of Debts due to the bank, secured by pledge of its stock, ...	– –	*	2,400 00
Amount of debts due and not paid, and considered doubtful, ...	– –	– –	– –
Amount of Liabilities of Directors, ...	17,578 00	– –	331,522 63

* "10 shares pledged as general collateral."

BANKS IN LIQUIDATION.

Mattapan Bank, *Dorchester.*—The "balance of the resources" of this Bank were last year (1864) certified as having been sold to the First National Bank of Dorchester. In October, 1865, the same officer (the cashier) reports the bills in circulation of five dollars and upwards as $2,005; of denominations less than five dollars $1,027; net profits on hand $5,556.98; balance on deposit in banks for redemption of bills and payable on demand, $8,588.98.

Westfield Bank.—This bank is certified by its cashier to have been closed on the 6th September, and its assets to have been made over to the First National Bank of Westfield, said institution having assumed the redemption of the outstanding circulation of the closing bank. The circulation on October 28, 1865, of bills of five dollars and upwards, was $63,015; denominations less than five dollars, $10,654; net profits on hand $7,953.89; dividend in April of 3 per cent. amounting to $4,500; reserved profits at time of said dividend $8,995.87.

INDEX OF LOCATIONS.

SAVINGS INSTITUTIONS.

	Page.		Page.
Abington,	30	Malden,	14
Adams,	24	Marlborough,	14
Amherst,	20	Milford,	16
Andover,	6	Millbury,	16
Attleborough,	28	Nantucket,	34
Barnstable,	34	New Bedford,	30
Boston,	4–6	Newburyport,	8
Cambridge,	10	Newton,	14
Canton,	24	Northampton,	20
Charlestown,	10	North Bridgewater,	32
Chelsea,	6	North Brookfield,	18
Chicopee,	20	Pittsfield,	24
Clinton,	16	Plymouth,	32
Cohasset,	24	Provincetown,	34
Concord,	12	Quincy,	26
Danvers,	6	Randolph,	26
Dedham,	26	Rockport,	8
Dorchester,	26	Roxbury,	26
Easton,	30	Salem,	10
Fairhaven,	28	Salisbury,	10
Fall River,	28	Scituate,	32
Fitchburg,	16	Southbridge,	18
Framingham,	12	South Scituate,	32
Gloucester,	6	Springfield,	22
Greenfield,	22	Taunton,	30
Haverhill,	8	Waltham,	14
Hingham,	30	Ware,	20
Holyoke,	22	Wareham,	32
Lancaster,	16	Wellfleet,	34
Lawrence,	8	Westfield,	22
Lee,	24	Weymouth,	28
Lowell,	12–14	Winchendon,	18
Lynn,	8	Worcester,	18–20

FIVE CENTS SAVINGS BANKS.

	Page.		Page.
Boston,	36	Fall River,	44
Brighton,	38	Foxborough,	42
Charlestown,	38	Harwich,	44
Cambridge,	38	Lowell,	38

	Page.		Page.
Lynn,	36	South Danvers,	36
New Bedford,	44	Springfield,	42
Natick,	40	Stoneham,	40
Newburyport,	36	West Cambridge,	40
Plymouth,	44	Woburn,	40
Roxbury,	42	Worcester,	40
Salem,	38	Boston Penny Savings Bank,	36
Shelburne,	42	Mercantile Savings Institution, Boston,	48

BANKS OF ISSUE.

	Page.		Page.
Attleborough,	52	Lynn,	50
Boston,	50	Methuen,	50
Cambridge,	50	North Bridgewater,	52

DEC 15 '16